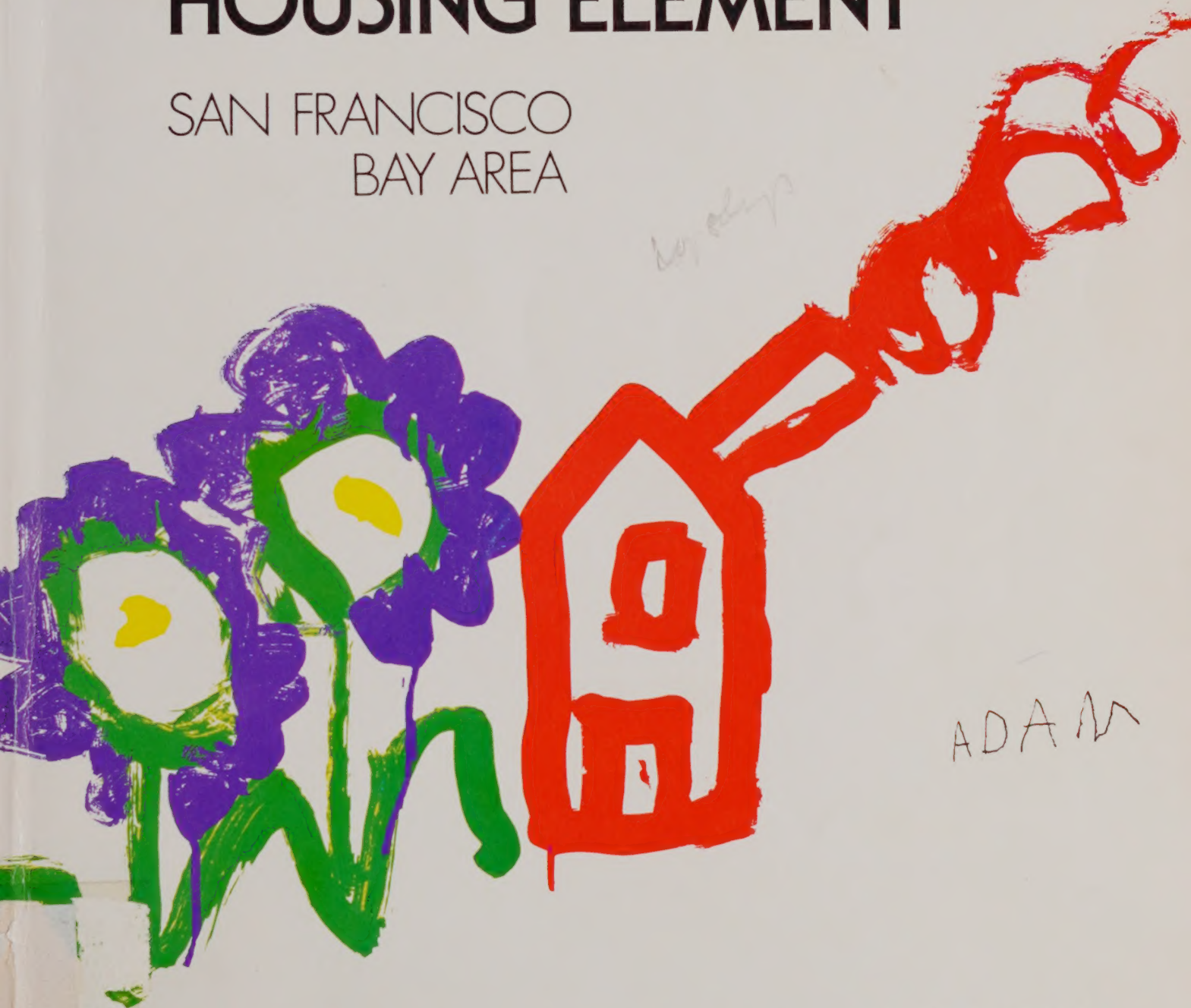


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PHASE I OF THE REGIONAL HOUSING ELEMENT

SAN FRANCISCO
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REGIONAL PLANNING PROGRAM



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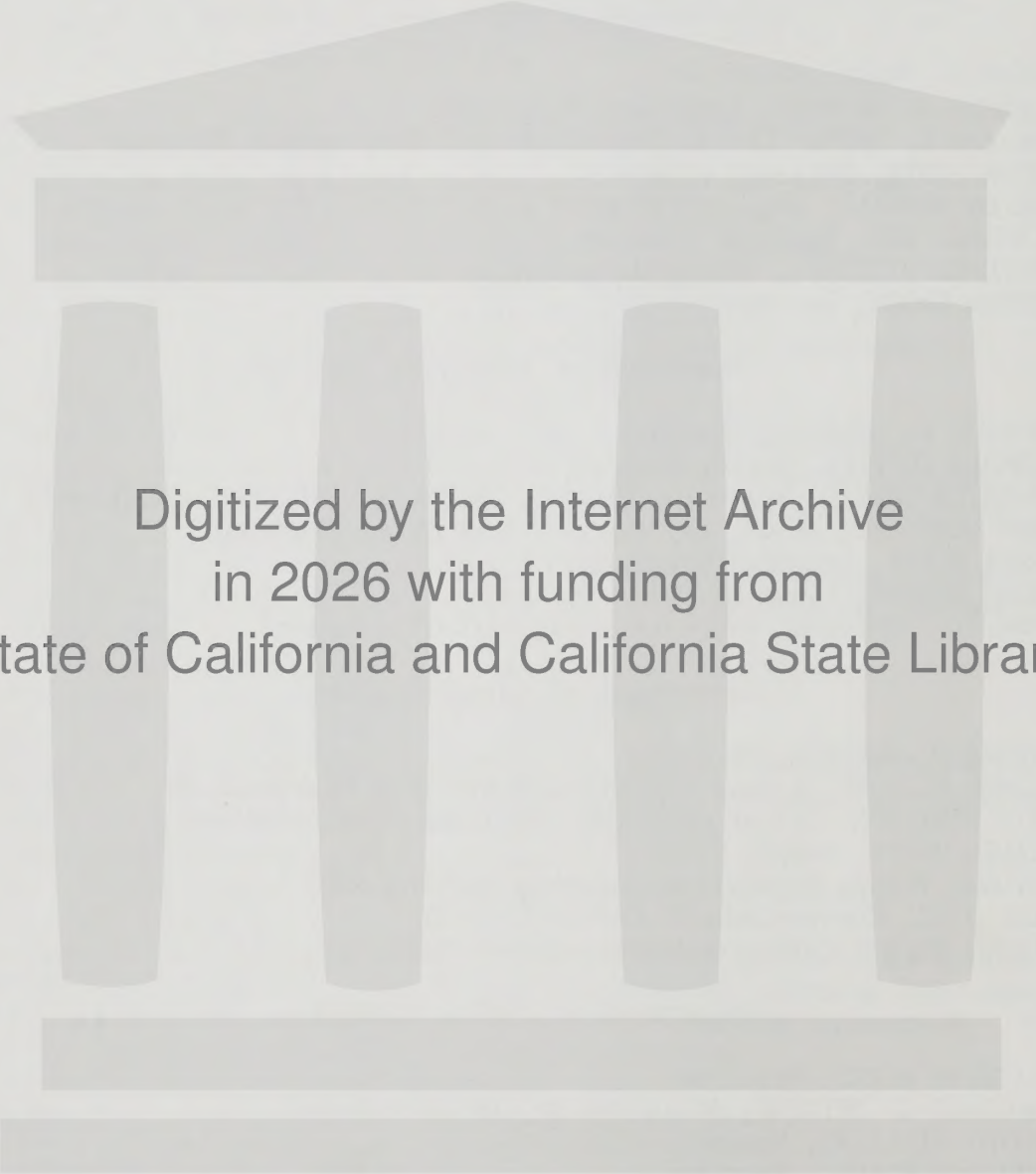
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PHASE-I OF THE REGIONAL HOUSING ELEMENT

SAN FRANCISCO
BAY AREA





Introduction

Phase I of the Regional Housing Element represents a first step in defining and articulating the important role that the Association of Bay Area Governments can and should perform in the area of housing. It provides a regional context within which each of the region's local governments can relate to its neighbors and to the region as a whole, in setting its own housing goals and objectives, and in identifying its own constraints and responsibilities in this area.

If this region is to meet its housing needs, the full cooperation of all levels of government and the private sector will be required. This first component of a Regional Housing Element does not, however, yield to the temptation merely to identify the responsibilities of others in fulfilling the region's housing goals. The Association of Bay Area Governments can play a positive role, utilizing its present powers and capabilities. None of the policies outlined in this document would require a change in ABAG's legal mandate or its present scope of operation. Instead, the proposed housing policies are designed to enable ABAG to perform its present functions more effectively in the area of housing. These goals, objectives, and policies, upon approval, will become part of the comprehensive planning framework, the Regional Plan, of the Association.

The Association of Bay Area Governments (ABAG) came into existence in 1961 in order to "provide a forum for discussion and study of metropolitan area problems of mutual interest and concern to the counties and cities, and to facilitate the development of policy and action recommendations for the solution of such problems."* Since its inception, the Association has given increasing recognition to the fact that regional housing problems are indeed of "mutual interest and concern" and require a coordinated regionwide effort in order to develop "policy and action recommendations for the solution of such problems."*

In its Regional Plan 1970:1990, ABAG included the following very general housing goal:

To provide the opportunity for all persons in the Bay Area to obtain adequate shelter convenient to other activities and facilities, in neighborhoods that are satisfying to them.

* Quotations from the "Joint Exercise of Powers Act" between Bay Area cities and counties, signed in 1961 to form the Association.

The Regional Housing Task Force was appointed by the Executive Committee of ABAG in the Spring of 1972 for the principal purpose of defining a regional role to assist local governments in solving their housing problems. Its specific assignments were, first, to set up a planning process, second, to formulate a regional housing element and, third, to develop a regional housing allocation system to guide the disbursement of direct Federal housing subsidies.

With the submission of Phase I of the Regional Housing Element in September 1974, the Regional Housing Task Force completed its charge and was automatically dissolved. ABAG's Regional Planning Committee then appointed a Review Task Force which held a series of four public meetings during the winter of 1974-75, to enable local government officials and private citizens to gain a better understanding of the content of the Phase I document and to contribute to needed revisions. Those meetings reflected strong public support for ABAG to perform a regional role in housing, as represented by the proposed set of goals, objectives and policies. Substantial interest was expressed in the housing allocation concept, mainly addressing questions relating to ways of implementing the concept. One of the principal concerns was that housing subsidies should not inadvertently be denied to some areas while overtly aiming to open new housing opportunities for low- and moderate-income persons in other areas. Another concern was that the allocation of housing subsidies should take into account the anticipated growth patterns of the region.

These and other important concerns are not addressed in this Phase I document. With approval of the general goals, objectives and policies, the more precise implementation tools will be designed in Phase II of the Regional Housing Element. Chapter 3 of this document provides a general outline of future work needed in this area.

Phase I of the Regional Housing Element has been revised to reflect the comments received at the four public meetings and from ABAG's Regional Planning Committee and the ABAG Executive Board. Approval by the Executive Board on August 21, 1975, expressed ABAG's commitment to assume a more definite role in resolving the region's housing problems.



The Region's Housing Problems and Issues and the Emerging Regional Role

The principal issues to which the proposed regional housing policies are addressed are the following:

- I - the large and growing number of the region's households that cannot afford adequate shelter;
- II - the inequities and discrimination in the housing market;
- III - the impact of growth control efforts on the existing housing stock and on new development patterns; and
- IV - the inadequacy of available resources to meet the region's housing needs.

Issue I

Housing Need and Household Income

ABAG's Estimates of Housing Needs, 1970* identified three criteria as the basis for assessing the adequacy of the region's housing supply to meet the needs of the population. First, to what extent are people living in physically substandard housing? Second, to what extent are they living in overcrowded housing? Third, to what extent are they paying more than they can afford for housing?

That study estimated that more than one-fourth of the region's households were poorly housed: 457,000 dwellings were inadequate or unsuitable to the needs of their occupants. Most of these were rental units and almost half of the region's renters were paying more than 25% of their income for rent. (See Table 1.)

* Technical and summary reports were published in October 1973. A second estimate of housing need is being prepared for the Bay Area and a report thereon will be published shortly.

Table 1: Regional Housing Need Estimate, 1970
(In Thousands)

	<u>Renters</u>	<u>Owners</u>	<u>Total</u>
Total Households	703	850	1,553
(Same as Total Occupied Housing Units)	(100%)	(100%)	(100%)
- Households Occupying Physically Substandard Units (Incomplete plumbing and/or substandard heating equipment)	76 (11%)	24 (3%)	99 (6%)
- Overcrowded Households (1.01 or more persons per room)	53 (8%)	41 (5%)	94 (6%)
- Overpaying Households (More than 25% of income for rent)	311 (44%)	*	311 (20%)
Households Poorly Housed**	408 (58%)	49 (6%)	457 (29%)

Source: 1970 U.S. Census and ABAG's technical report on Estimates of Housing Needs: San Francisco Bay Area, 1970, published in October 1973. See also Summary Report of the Housing Needs of the San Francisco Bay Region, 1970.

* Not estimated.

** Columns do not add vertically, due to the fact that some households may be "poorly housed" according to more than one of the above criteria. The whole is therefore less than the sum of the parts.

These conditions, leading to housing need, are not uniform in every part of the San Francisco Bay Area. The older, more centrally located and densely developed localities* tend to have many more renters, more overcrowded and overpaying households, more physically substandard housing. In short, a larger proportion of their residents have inadequate housing than in the newer, outlying areas of the region. (See Appendix, Figures 3 and 4 on pages 36 and 40. The data for these maps exclude estimates for "overpaying", both for owners and for renters.)

Some parts of the region show consistently high rates of inadequate housing for both renters and owners, while in other areas homeowners are substantially better housed than the region-wide average, but renters are not. This is but one illustration of the need for solutions to the region's housing problems that are sensitive to and can be adjusted to the special set of conditions that exist in individual communities. Each local government must set its own objectives and priorities, and design the right tools for the job that needs to be done.

Income distributions also vary significantly from one locality to another, and these differences are closely related to the relative adequacy of a community's housing. Communities with a relatively high proportion of renters earning less than the regional median income (the median income for all households in the region is about \$10,000**) are generally the same areas that have a large rental housing "need." In other words, localities with a high concentration of relatively low-income renters also show a high percentage of renters in inadequate or unsuitable housing. (See Appendix, Figure 5 on page 44.) Where there are large proportions of lower-income households, there are also relatively large proportions of rental households living in housing that is physically substandard, and/or too small for their needs.

There is a gap between renters and homeowners in their housing options. In many communities, more than half of those renting housing had annual incomes below the regional median of \$10,000, but only in very few areas was the median income for homeowners that low. For the region as a whole, the median income for homeowners was almost twice that for households who rent: \$12,900 compared with \$7,150.

Home ownership rates are generally higher where incomes are high enough to afford the initial costs of home purchase. Furthermore,

* "Localities" include cities and unincorporated places of 2500 or more population in the 1970 Census (See Appendix, Figure 2 on page 34).

** These estimates are based on data from the 1970 Census, which is admittedly out-of-date at this printing. However, in lieu of more adequate information, the 1970 data are useful in pointing out the issues and the types of differences that exist among localities within the region.

whereas home ownership offers financial incentives of its own, enough to convince many upper-income renters to purchase condominiums, lower-income renters do not have such easy access to this opportunity for financial gain. Considering the extent to which such incentives are built into our Federal and State income tax systems, such advantages could be made available to lower-income persons as well.

Issue II

Discrimination in the Housing Market

Minority Group Impaction

Many, but not all, of the region's lower-income renters in inadequate housing are persons of racial or ethnic minority groups. The region's two principal minority groups--Blacks and "Spanish-Americans"*--are found to be concentrated in very different patterns throughout the region's localities. For example, the percentage of Blacks in any locality's population is rarely higher than that of the total region, which is about 8% (See Appendix, Figure 7 on page 52). However, in those few communities where it is higher, it is likely to be substantially higher than for the region as a whole. Spanish-Americans, by contrast, tend to be much more widely dispersed throughout the region and much less concentrated (See Appendix, Figure 8 on page 56).

Localities with relatively large concentrations of Blacks are not generally the same ones that house many of the region's Spanish-American population. The former tend to be more concentrated in older centrally located areas with large amounts of lower-income rental housing. The latter, while geographically more dispersed than Blacks, are generally found to be living in localities that are in or near agricultural areas; many of these are very small communities with relatively few rental units. Region-wide, Spanish-Americans constitute almost 13% of the total population. In a few localities, the percentage is more than twice that large, which indicates substantial concentration.

* "Spanish-American," as defined by the Census, includes persons in families where the Spanish language was reported to be the "mother tongue" of either parent, and also persons not of Spanish language but with Spanish surname. All racial groups--White, Black, and others of non-Indo-European origin--included some "Spanish-American" population. Most of the "Spanish language" and "Spanish surname" population identified themselves as members of the "White" racial group, there being no "Chicano/Latino" or equivalent "racial" designation available referring to persons of Spanish origin.

Other minority groups include Orientals (Japanese, Chinese, Koreans), American Indians and Pacific Islanders, such as Hawaiians, Filipinos and Samoans. Members of these groups tend to live in somewhat smaller concentrations than do Blacks, yet are not as widely dispersed as are Spanish-Americans. (See Appendix, Figure 9, page 60).

The Compounding Problem

It is important to point out that, despite the different patterns of residential concentration and dispersion of the region's minority groups, localities with substantial housing problems are generally also those that house large proportions of racial and ethnic minorities. Those who must cope with discrimination in the many sectors of their lives are further burdened by housing that may be physically substandard, cost more than they can afford or be too small for their needs.

Racial and ethnic impaction is only one example of the way discrimination is manifested in the housing market. Others who are arbitrarily limited in their housing options include the elderly, women and families with children. The 1970 Census contained almost no explicit data on the housing patterns of these groups, but the following Census data attest to the severity and compounding of the housing problems they experience:

About 7% of the region's families have incomes below the nation's poverty level. Where the head of the family is 65 years of age or older, the percentage is 10%. For families in which the head is Black and 65 years of age or older, 20% have incomes below the poverty level. Where the head of family is female and there are children under 18, 36% have incomes below the poverty level. For families with female head and with children under 6, almost 50% have incomes below poverty. Where the head of the family is female and Black and there are children under 6, 60% of the families have incomes below the poverty level.*

* The 1970 Census reported information on "families and unrelated individuals (excluding college students in dormitories and Armed Forces personnel in barracks). . . as being above or below the poverty level, using the poverty index adopted by a Federal Inter-agency Committee in 1969. This index takes into account such factors as family size, number of children, and farm-nonfarm residence, as well as the amount of money income. The poverty level is based on an 'economy' food plan designed by the Department of Agriculture for 'emergency or temporary use when funds are low.' The definition assumes that a family is classified as poor if its total money income amounts to less than approximately three times the cost of the 'economy' food plan. These cutoff levels are updated every year to reflect changes in the Consumer Price Index. 1970 Census Users' Guide, Part 1, page 108.

Issue III

Growth Control Effects

The period of explosive growth experienced by most Bay Area cities in the era of the 1950s and '60s has created, in many communities, a strong desire to exercise much more forceful control over the pace and extent of growth. ABAG has recognized (1) the need to establish effective control over growth and (2) that such efforts must be fundamentally undertaken by individual communities within the framework of a regional policy.* The same ABAG policy statement, however, also affirmed that the particular needs of low- and moderate-income families must be recognized in such growth management actions.

In many areas of the region, prime grazing and agricultural land has been converted to urban development, with a concurrent loss of potential recreation resources, without producing the housing needed by low- and moderate-income people. Moreover, inefficient development patterns have generated excessive costs in public facilities and basic utilities which are ultimately passed on to the full community. In older, more centrally located urban centers, pressures for increased densities have threatened the amenities of existing neighborhoods.

Many communities are now seeking to establish much stronger planning approaches and legal mechanisms to guide, limit and even stop the growth of their urban areas. From the point of view of each individual community, such efforts may appear not only justifiable but laudable. From a regional perspective, however, the aggregate of many separate local effects to limit or stop growth can have negative consequences particularly in the absence of strong actions to conserve and produce the housing needed by low- and moderate-income families. The potential exclusionary impact on low-income persons, both minority and White, is obvious. Most of the localities that are devising growth controls now include relatively few minority group members or low-income households among their residents. By slowing down or stopping new growth without additional governmental actions for housing, opportunities for mobility could be sharply curtailed and those who now are most limited in seeking adequate housing would likely be the first to be excluded.

Growth controls which diminish supply combined with a continued growing demand for housing place additional pressures on the existing housing stock both for owners and renters. The Bay Area now contains a large supply of good new and older housing which will be at a premium as the rate of increase slows down. This may prompt many residential property owners to make substantial investments in housing conservation, but the normal aging and wearing process would be aggravated by over-utilization. As vacancy rates drop, and people lose the opportunity to

* General Assembly Resolution No. 3-73.

move to housing that better suits their needs, overcrowding will increase in some existing areas. Any housing, and certainly that which is over-utilized, requires constant maintenance and occasional repairs in order to continue to serve as adequate shelter. Standard housing may deteriorate rapidly unless strong and aggressive programs are instituted to provide the necessary incentives for preserving the existing stock. The total effort to conserve housing is inadequate to maintain the growing stock of older housing and will become increasingly so as older housing is more frequently called upon to fill the region's housing needs.*

Well prepared growth controls may have the beneficial effects in some sections of the region of generating substantial investments in housing conservation and restoration of old neighborhoods. If people become aware that the supply of good housing is limited, they may become more strongly motivated to invest in preservation and thus to stabilize these areas. However, where this occurs, it is likely to result in the conversion of lower-income housing into upper-income housing without adequate public controls and financial supports.

In summary, growth controls keyed to the full spectrum of the region's needs--both developmental and environmental--are necessary in order to assure that communities can meet their full responsibilities. Explicit actions will be required, however, to ensure that the special needs of low- and moderate-income groups can be met in the process, or the current problems may be made even worse by growth control actions.

* See Toward Strategies for Conserving the Region's Housing Stock, ABAG, October, 1974.

Issue IV

Inadequate Public Resources and Commitment

Status of Existing Public Resources

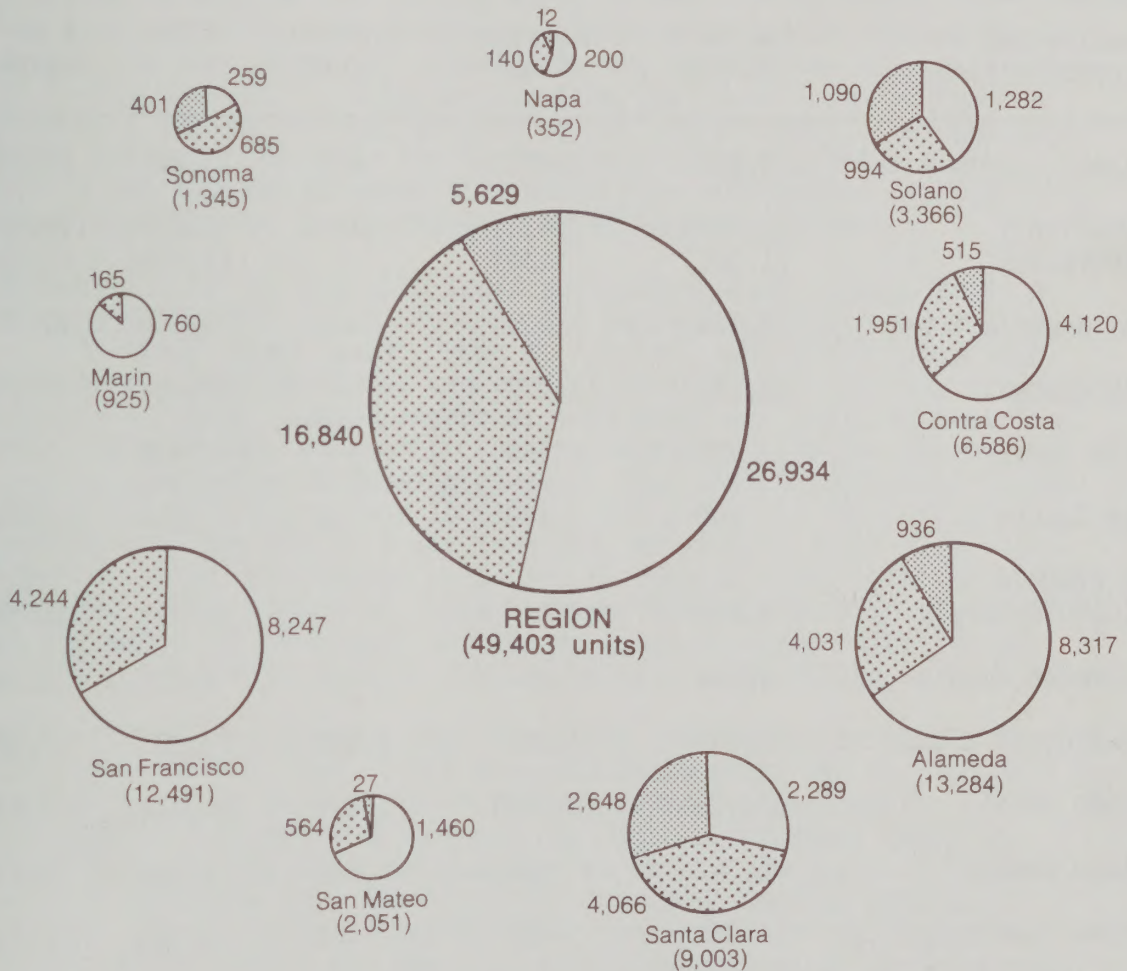
Federal programs for direct housing subsidies that began during the 1940s have been used by many localities to help deal with their housing problems. In this region, close to 50,000 housing units have been built under the four principal direct subsidy programs: Sec. 235, 236, 221(d)(3) and low-rent public housing.* Over a half of these (55%) are low-rent public housing units, about a third (34%) are so-called "moderate-rent" privately-owned rental units (Sec. 236 and 221(d)(3)) and the remainder (11%) are single-family dwellings that were subsidized under the Sec. 235 home-ownership program (see Figure 1 and Table 2). Alameda County has the largest share of the region's total, with 27%, and San Francisco (City-County) is next with 25%. Santa Clara County follows, with 18%, then Contra Costa (13%), Solano (7%), San Mateo (4%), Sonoma (3%), Marin (2%) and Napa (1%).

Cities having the greatest share of the region's subsidized housing are San Francisco (25%), Oakland (16%) and San Jose (13%). About two-thirds of the subsidized housing built both in San Francisco and in Oakland was constructed under the low-rent public housing program. San Jose, in contrast, financed less than a quarter (22%) of its Federally subsidized housing under the low-rent public housing program and more than a third (35%) under the single-family home-ownership program, Section 235. In fact, almost half (40%) of all the 235 housing in the nine-county region is located within the City of San Jose. The two cities coming closest to San Jose are Concord and Vallejo, each with just under 8% of the region's total.

* This excludes data on Sections 115 (grant) and 312 (loan) subsidies in F.A.C.E. areas, Model Cities supplemental grants, and Sec. 220 in urban renewal areas, for which comparable data are virtually impossible to obtain. Also unavailable is information on "the oldest and largest Federal housing subsidy," which is "the deductibility from taxable income of mortgage interest payments and property taxes on owner-occupied housing," which is estimated to cost the Federal Treasury more than \$5 billion each year (Rural Housing Alliance). Government and Housing: Citizens Rights and Federal Responsibilities, May 1973, p. 7-8, and Joint Economic Committee, The Economics of Federal Subsidy Programs, Staff Report, p. 152.) Other indirect Federal housing subsidies include such programs as water and sewer grants, which can effectively reduce the purchase price of new housing.

Figure 1

SUBSIDIZED HOUSING BY COUNTY



Legend:

"Moderate" Income Owner Housing
(Section 235 housing)

"Moderate" Income Rental Housing
(Section 236 and 221 (d) (3))

Low Rent Public Housing

Number of units in each category noted;
Total for county — parentheses

Sources: U. S. Department of Housing and Urban Development files tabulated by ABAG staff for 236, 235, 221 (d) (3) housing, August, 1972. Telephone survey of local Public Housing Authorities by ABAG staff, for low rent public housing, June, 1974.

Table 2. Estimated Number of Housing Units with Direct Federal Subsidy, by County and for Selected Cities

Counties and Selected Cities	Low Rent Public	"Moderate" Rent*	"Moderate" Own*	TOTAL	% of Region
Alameda County	8,317	4,031	936	13,284	26.9%
(Oakland)	(5,319)	(2,651)	(180)	(8,150)	(16.5%)
(Berkeley)	(1,100)	(130)	-	(1,230)	(2.5%)
Contra Costa County	4,120	1,951	515	6,586	13.3%
(Richmond)	(1,111)	(1,177)	-	(2,288)	(4.6%)
Marin County	760	165	-	925	1.9%
Napa County	200	140	12	352	0.7%
San Francisco (City-County)	8,247	4,244	-	12,491	25.3%
San Mateo County	1,460	564	27	2,051	4.2%
Santa Clara County	2,289	4,066	2,648	9,003	18.2%
(San Jose)	(1,425)	(2,773)	(2,228)	(6,426)	(13.0%)
Solano County	1,282	994	1,090	3,366	6.8%
Sonoma County	259	685	401	1,345	2.7%
REGION TOTAL	26,934	16,840	5,629	49,403	100.0%

Source: HUD files hand-tabulated by ABAG staff, 8/72, for housing financed under Sections 236, 235, and 221(d)(3). Telephone survey of local Public Housing Authorities by ABAG staff, 6/74, for low-rent public housing data.

* "Moderate" level housing refers to Section 235 for home-owners and Section 236 and 221(d)(3) for renters.

Status of State, Local and Regional Commitment

At the height of Federal subsidy flows, more states set up housing finance agencies than ever before, in order to join Federal and State programs in meeting the housing needs of their local areas. California has just enacted legislation to establish a Statewide Housing Finance Agency for the purpose of stimulating the development and conservation of needed housing.* State law requires that each local government produce a housing element as part of its general plan. For the most part, however, the State has not enforced the requirement to date, nor has it yet adopted programs that would give substantial assistance to local governments in implementing their housing elements.

Almost half of the region's local governments have adopted housing elements, but they generally defer to Federal subsidies for the means to fill their local needs. Most localities, especially those with substantial housing needs, are hard-pressed to meet the wide array of demands on their limited resources, and have put little of their own funds into housing programs. Lacking sanctions from the State regarding completion of housing elements, and with insufficient Federal and State assistance, many localities are reluctant to confront their housing problems due to their inability to resolve them effectively. However, local governments will have to come to grips with the housing problems of the region or these problems will continue to grow. ABAG, as the agent of its member governments, has the responsibility of building a regional role in housing to assist localities in this effort.

When the Regional Housing Task Force was established by ABAG's Executive Committee in 1972, one of its original assignments was to produce a regional housing allocation system to provide guidelines for use by the Federal Department of Housing and Urban Development (HUD) in allocating subsidy funds to communities within the region. Federal housing subsidies have traditionally been most heavily granted to cities with the largest proportion of poorly housed residents, the lowest income levels and the largest concentrations of minority populations. It would appear, therefore, that Federal subsidies for meeting existing needs had the effect of further concentrating low-income and minority people and of reinforcing established patterns of discrimination. In recognition of the fact that housing is a regional issue, and in order to avoid further impaction of minority and low-income people and to expand their housing opportunities, HUD asked ABAG and other similar regional planning agencies throughout the country to develop guidelines for use by HUD in reviewing and approving applications for housing subsidies. Such guidelines, HUD asserted, should be based on regional concerns and priorities and should be incorporated into regional planning policies.

* Chapter 1 of the 1975-76 first extraordinary session of the California State Legislature, signed into law June 27, 1975.

Therefore, a preliminary housing allocation system was developed by ABAG's Regional Housing Task Force and distributed to local elected officials and interested citizens for their review and comment.* Many responses have expressed general support for the allocation concept and suggested improvements to the allocation formula. The principal objective at this time is to focus attention on the concept of an allocation formula, and to have that concept accepted as the explicit policy of the Association. Once approved in concept, further efforts can be undertaken to revise and refine the specific provisions for an allocation formula, the data base and the precise mechanisms needed for implementation.

Since the Task Force began its work on the allocation formula, Federal subsidy programs have been undergoing substantial reformulation. Many of the earlier programs are no longer being funded, while new programs funded under the Housing and Community Development Act of 1974 have not yet been fully implemented. It is therefore unclear exactly how a regional allocation system will relate to the emerging national picture. While awaiting further information on Federal and State programs, local governments in this region must still confront their individual and region-wide housing problems: rising costs, direct and indirect discrimination, growth management stresses, and the lack of public financial resources.

A Regional Role in Housing

Acknowledging the seriousness of these questions, local governments throughout the Bay Area are giving increasing recognition to the fact that housing problems are regional problems and call for regional solutions. Many local governments have made it clear that they expect ABAG to assume an expanded role in developing and implementing regional housing policies. For example, the Housing Element of the City of Oakland, published in January 1975, states that:

"The City of Oakland should encourage and participate in efforts to establish regional mechanisms to deal with the availability of needed housing. ABAG should be encouraged to take a more aggressive role in formulating regional housing policies which recognize the need to provide low- and moderate-income housing opportunities throughout the region." (p. 104)

Santa Clara County expressed a similar sentiment:

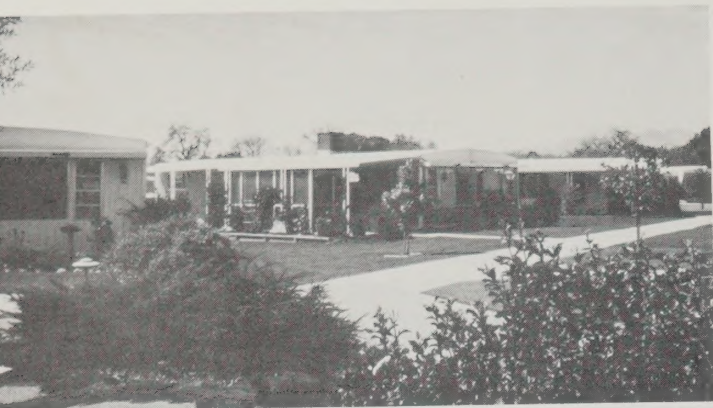
"In November 1972, the Board of Supervisors of Santa Clara County adopted a resolution urging the Association of Bay Area Governments to assume leadership in and responsibility

* See Regional Housing Allocation, ABAG, March 28, 1974.

for developing a regional housing element which distributes low- and moderate-income housing equitably throughout the nine counties of the Bay Area." (Draft Housing Element, June 1973, p. 2)

El Cerrito's Residential Analysis of October 1973 recognizes the importance of developing specific policies for the City within the context of regionwide goals and policies and proposes to work closely with neighboring cities in resolving common problems. San Francisco's Housing Programs report of May 1971 looks for "regional development of low- and moderate-income housing." (p. 28)

These are but four examples of the increasing recognition of the need for ABAG to begin addressing the housing issues that cannot be resolved solely at the local level. Housing as a regional phenomenon can be illustrated in many ways. Housing market choices are rarely made within the limits of a single governmental jurisdiction. Decisions to buy, sell, rent, build or invest do in fact consider trade-offs and options on a much larger scale than the confines of most individual cities. Moreover, investments made and controls imposed in some parts of the region can be shown to have an impact in distant jurisdictions. Transportation improvements, by cutting time-distance so markedly and making it possible for many people to commute to work from one part of the region to another, constitute another major factor in bringing the region together and further demonstrate the regional dimension of housing.



Housing Goals, Objectives and Policies

For the citizens and policymakers of the San Francisco Bay Area, this chapter serves as the clearest possible statement of the route that ABAG will follow in order to achieve the stated objectives and bring the region closer to meeting its housing goals. As the first phase of a Regional Housing Element, it affords the initial opportunity to see how ABAG will meet its responsibilities in the area of housing.

The policies contained in this chapter constitute the principal component of this document. Their approval at this time becomes the mandate for ABAG to incorporate them into the agency's comprehensive Regional Plan. Through application, they will be tested, revised, reinterpreted, and amended. They will also form the basis for Phase II of the Regional Housing Element, which will contain more detailed and more effective measures to implement approved policies.

The following set of goals state the aspirations of the region with regard to filling the principal housing needs of its residents.

Goal 1. Maximize free choice in housing throughout the region.

- Provide all residents the opportunity to purchase or rent decent, safe, and sanitary housing which they can afford, free from arbitrary discrimination on account of race, sex, ethnic background, age, marital status or household composition.
- Achieve an economic mix and range of housing types within reach of all segments of the region's population.
- Ensure the distribution of low- and moderate-income housing commensurate with need throughout the region.

Goal 2. Conserve the existing housing supply in accordance with the region's needs.

- Upgrade the quality of the declining stock and prevent future deterioration.
- Encourage continuance and development of viable residential neighborhoods, especially those containing housing of good design and providing a healthy environment.
- Keep the existing housing supply within the financial means of the area's residents.

Goal 3. Expand the housing supply in accordance with the region's housing needs.

- Increase the supply of both private and publicly assisted housing to meet the needs of the region's population, giving priority to those with greatest unmet needs, i.e., low- and moderate-income households and large families.
- Lower the public and private costs associated with the development of new housing, and the financing of both new and existing housing, especially for low- and moderate-income families.

These goals follow from the very general goal included in ABAG's Regional Plan 1970:1990. From these goals are derived a set of objectives and policies which provide more explicit directions and strategies to move the Bay Area more rapidly toward the fulfillment of the region's housing goals. The following objectives and policies are designed to strengthen ABAG's capacity to assist member governments in solving their own and the region's housing problems, to draw on the strength of its member governments in advocating desirable Federal and State actions, and to promote interaction and coordination among local governments and private institutions in pursuit of regional goals and objectives.

The policies are grouped according to the three implementation functions that ABAG now performs, which are summarized below. A fuller discussion of these is contained in Chapter 3.

First, as the designated areawide clearinghouse, ABAG reviews all local plans and projects that propose to use Federal funds. The policies listed under the clearinghouse function would serve as guidelines in the review of all such plans and grant applications.

Second, as a voluntary association of city and county governments throughout the nine-county Bay Area, ABAG provides services to its member governments. With the adoption of these policies, ABAG would assist local governments, on request, in developing implementation measures at the local level.

Third, as an advocate for regional concerns at the State and Federal levels of government, as well as in the private arena, ABAG would work to have the region's housing goals and objectives implemented through such means as new legislation, revised administrative procedures, changes in investment policies, et cetera.

OBJECTIVE 1. TO HAVE REGIONAL HOUSING POLICIES ADOPTED
BY ABAG AND BY MEMBER COUNTIES AND CITIES,
AS A BASIS FOR ALLOCATING THE REGION'S
AVAILABLE HOUSING SUBSIDIES.

Commentary: Regional housing allocation policies would express a commitment by local governments region-wide to the concept that they all share the responsibility to fill the region's housing needs. An approved housing allocation system would provide the basis to strike a balance between the need to expand housing opportunities for low- and moderate-income households in areas throughout the region and the need to allocate enough resources to the older urban cores so as to maintain and improve their present housing supply.

1.10 Implementation via ABAG's Plan and Project Review Function

Policy 1.11 ABAG will establish a revised regional housing allocation system which will indicate how much each locality and each county should receive of the region's available housing subsidies, in order to aid in filling the region's housing needs. Such a system would balance estimates of each locality's housing needs with an array of other factors.*

* A preliminary draft was distributed for review and discussion in March 1974. See Regional Housing Allocation, ABAG, March 28, 1974. The allocation formula under consideration at that time contained such factors as housing need, fiscal capacity, environmental quality and access to employment. Extensive comments were received, and revisions are currently in process. The revised allocation system will again be distributed for region-wide review.

Policy 1.12 Community Development Block Grant applications must be consistent with the housing policies and housing allocation system approved by ABAG, in order to receive favorable review by ABAG.

Policy 1.13 All local physical development plans and proposals, growth control measures and State-mandated general plan elements, in order to be found consistent with regional planning policies and objectives and in order to receive favorable review by ABAG, must contain the ways and means by which local governments propose to comply with the regional housing allocation system.

Policy 1.14 ABAG will periodically revise the regional housing allocation system in accordance with current estimates of housing need and other factors.

1.20 Implementation via ABAG's Service Function

Policy 1.21 ABAG will give assistance on request to member cities and counties in their efforts to devise legal and fiscal measures to implement the regional housing allocation system.

Policy 1.22 ABAG will assist member cities and counties, on request, in formulating local housing allocation plans suitable to their own needs and consistent with the regional housing allocation system and will incorporate locally adopted allocation systems into the regional system, insofar as they are mutually consistent.

Policy 1.23 ABAG will disseminate to member cities and counties, and to interested citizens, information on the regional housing allocation system and the procedures for its implementation.

1.30 Implementation via ABAG's Advocate Function

Policy 1.31 ABAG will urge the Federal Department of Housing and Urban Development to utilize the approved regional housing allocation system as the controlling mechanism for disbursing housing subsidies to localities in this region.

Policy 1.32 ABAG will support efforts of communities applying for housing and community development subsidies where these communities demonstrate a commitment to fulfilling their responsibilities in meeting the region's housing needs.

Policy 1.33 ABAG will urge the State of California, through the State Housing Finance Agency, to incorporate the approved regional housing allocation system into its procedures for disbursing housing subsidies to local jurisdictions within this region.

OBJECTIVE 2. TO HAVE EVERY COUNTY AND MUNICIPAL GOVERNMENT IN THE REGION ADOPT A HOUSING ELEMENT WHICH SPECIFIES THE STRATEGIES AND ACTIONS TO BE INITIATED BY LOCAL GOVERNMENT TO MEET HOUSING NEEDS.

Commentary: ABAG sees the local housing element as the principal device by which local governments identify their own housing needs, set realistic goals and commit resources to filling needs.- ABAG cannot adequately review local plans and projects nor fully develop regional policy that reflects local needs and aspirations, unless each jurisdiction has an adopted local housing element. ABAG will expect such housing elements to contain firm and realistic commitments to move continuously toward (a) meeting their own need and (b) accepting their responsibility in meeting the region's housing needs. In order to maximize their effectiveness, local housing elements must be continually updated and revised to reflect current conditions.

2.10 Implementation via ABAG's Plan and Project Review Function

Policy 2.11 Local general plans and housing elements, in order to be found consistent with regional policies and objectives, and to receive favorable review by ABAG, must specify strategies and actions to be initiated by local governments to meet their own housing needs and the region's housing needs.

Policy 2.12 Local development proposals and growth control measures, in order to be found consistent with regional policies and objectives and to receive favorable review by ABAG, must be in accordance with adopted local and regional housing elements.

Policy 2.13 In order for a Comprehensive Planning Assistance (701) Grant proposal to receive favorable review by ABAG, it must demonstrate that the local jurisdiction has an adopted housing element, or will support completion of a housing element.

2.20 Implementation via ABAG's Service Function

Policy 2.21 ABAG will give technical assistance on request to local governments in their efforts to produce and implement their housing elements.

Policy 2.22 ABAG will produce a regional housing element which follows the format of state guidelines for local housing elements and provides a framework for viewing local elements in a regional context.

2.30 Implementation via ABAG's Advocate Function

Policy 2.31 ABAG will urge the State of California to enforce its requirement that localities complete a housing element in accord with adopted guidelines.

Policy 2.32 ABAG will urge the Federal government to require the equivalent of a local housing element from municipalities and counties applying for Community Development grants and housing subsidies.

Policy 2.33 ABAG will intercede on behalf of communities seeking funding to implement adopted housing elements containing specific strategies to meet housing need.

OBJECTIVE 3. TO DIRECT GROWTH MANAGEMENT EFFORTS OF REGIONAL AND LOCAL BODIES TOWARD THE EXPANSION AND CONSERVATION OF HOUSING IN ACCORD WITH THE REGION'S NEEDS, AND ESPECIALLY HOUSING FOR LOW- AND MODERATE-INCOME PEOPLE.

Commentary: Cities and counties traditionally attempt to guide their own growth by such means as zoning and subdivision ordinances, building and housing codes, capital improvements and fee and license schedules. Current efforts by many local governments are aimed at developing more explicit and more effective growth control measures by specifying the amount, type, timing and distribution of residential development that may occur. Region-wide monitoring must assure that such efforts are pursued in accordance with regionally approved housing goals and objectives.

3.10 Implementation via ABAG's Plan and Project Review Function

Policy 3.11 Local plans, development proposals and growth control measures, in order to be found consistent with regional planning policies and objectives, must contain provisions that are specifically designed to expand and conserve the supply of low- and moderate-income housing, in accord with the region's needs.

3.20 Implementation via ABAG's Service Function

Policy 3.21 ABAG will assist member governments, on request, in developing and revising their community development regulations to upgrade their capacity to expand and conserve the supply of low- and moderate-income housing, in accord with the region's needs.

Policy 3.22 ABAG will advise and assist member governments in devising and adapting financial and legal mechanisms that would increase the flow of public and private money into housing conservation and development in accordance with the region's needs.

Policy 3.23 ABAG will advise and assist member governments in joint efforts to coordinate housing regulatory practices and development fee schedules to facilitate expansion and conservation of the region's supply of low- and moderate-income housing.

Policy 3.24 ABAG will collect and disseminate information on community development policies, tax provisions, ordinances and regulations designed to expand and conserve the supply of low- and moderate-income housing in accordance with the region's needs.

3.30 Implementation via ABAG's Advocate Function

Policy 3.31 ABAG will urge the Federal and State governments to require that local governments show a clear commitment to the expansion and conservation of low- and moderate-income housing in order to receive grants or subsidies for any type of development activities.

Policy 3.32 ABAG will intercede on behalf of communities seeking additional funding to implement growth management tools which are designed to expand and conserve the supply of low- and moderate-income housing.

OBJECTIVE 4. TO ELIMINATE FROM THE HOUSING MARKET ALL ARBITRARY DISCRIMINATION BASED ON RACE OR ETHNIC ORIGIN, SEX, MARITAL STATUS OR HOUSEHOLD COMPOSITION.

Commentary: On a regional scale, patterns of discrimination result from a multitude of individual decisions and actions that are not necessarily intended to be overtly discriminatory. Discrimination in housing is compounded by other housing problems, such as high costs and shortages, by economic circumstances and by discrimination in employment and in other sectors of the society at large. Housing policies can work to eliminate discrimination from the housing sector and give support to parallel efforts in other areas. These policies express ABAG's commitment to principles that are embodied in laws that are now on the books and need to be strengthened and enforced.

4.10 Implementation via ABAG's Plan and Project Review Function

Policy 4.11 Local general plans and housing elements, in order to be found consistent with regional planning policies and objectives, must include realistic assessments of the extent of discrimination operating in the local housing market and must specify the means to be employed by local governments to eliminate such discrimination.

Policy 4.12 Local development plans and housing project proposals, in order to be found consistent with regional planning policies and objectives, must contain explicit provision for implementing nondiscrimination and affirmative action policies through their housing marketing and sales programs.

4.20 Implementation via ABAG's Service Function

Policy 4.21 ABAG will provide technical information and assistance, upon request, to member cities and counties setting up local anti-discrimination programs.

Policy 4.22 ABAG will seek ways to expand opportunities for responsible citizen participation in housing planning, policy development and implementation activities, both at local and regional levels.

4.30 Implementation via ABAG's Advocate Function

Policy 4.31 ABAG will urge that local, State and Federal anti-discrimination laws be strengthened and enforced, that their enforcement capability be adequately funded and staffed, and that local fair housing offices be given financial support by government.

Policy 4.32 ABAG will urge private and public financial institutions to:

- a. remove arbitrary discrimination from their lending and insurance practices;
- b. halt the practice of arbitrarily diverting lending resources away from low-income and/or minority and integrated neighborhoods;
- c. fund local efforts to combat arbitrary discrimination in the housing market.

Policy 4.33 In accord with ABAG Resolution 7-73, ABAG will continue to advocate repeal of California Constitution Article 34, requiring referendum approval before the construction or purchase of low-income housing by a public entity.

Policy 4.34 ABAG will urge local governments within the region to support responsible efforts of citizens to participate meaningfully in housing planning, policy development and implementation activities.

Looking Toward Plan Implementation

The objectives and policies outlined in Chapter 2 were identified with three principal roles that ABAG now performs to implement regional policies. These are:

- (1) plan and project review;
- (2) service to member governments; and
- (3) advocate for regional concerns in the Federal, State and private arenas.

The plan and project review function is derived from two Federal sources. The Office of Management and Budget (OMB) Circular A-95 requires that the areawide clearinghouse (ABAG) have the opportunity to review requests for Federal assistance, and report on whether or not such requests are in conformance with regional plans. Both Federal and State laws requiring the preparation of environmental impact assessments for projects and plans provide further opportunity for ABAG to review local proposals in relation to regional policies.

In order to perform this function more effectively, ABAG needs criteria and guidelines to identify plans and projects that are of sufficient regional significance to warrant detailed review and comment. Preparation of these criteria is underway. Secondly, ABAG needs a set of policies that are precise enough in their scope and intent to serve as standards by which to evaluate local plans and projects of regional significance to see if they are in conformance with adopted regional policies. The policies contained in this report have been formulated to strengthen ABAG's plan and project review function in this second capacity. With approval by ABAG's Executive Board, the policies now become a part of the comprehensive Regional Plan. Phase II of the Regional Housing Element will further detail these policies, by specifying the precise standards and mechanisms by which the policies can be implemented.

ABAG's service function consists of providing information and technical assistance to member governments and affiliated regional agencies, when requested, in accord with adopted regional policies and objectives. ABAG also periodically makes information available to private institutions and to the public at large. Regional policies serve as guidelines to indicate the types of assistance judged to be most important by the local government officials who are ABAG's policymakers.

Under its advocacy role, ABAG supports selected legislative and administrative proposals at the State and national levels, and urges specific strategies at the local level, in accord with approved regional policies. This function is closely tied in with the service function, in its monitoring of legislative proposals and changes, and in disseminating information to local governments regarding measures and procedures that they should adopt in pursuit of regional goals and policies.

It has previously been stated that the policies contained in this document can be pursued within ABAG's present mandate and would not alter ABAG's present scope of authority and responsibility. However, some hard choices still have to be made as to the relative priorities among the policy areas identified and the extent of ABAG's total resources that should be directed toward the first refinements and implementation of housing policies.

Clearly the first priorities for ABAG to begin work on Phase II of the Regional Housing Element will have to include:

1. a revised regional housing allocation system and procedures for applying that system to the housing subsidies available in the region, and
2. a second estimate of the region's housing needs, which will provide a major input to the revised allocation system and will provide a firmer basis for future housing studies.

Additional work needed to complete Phase II of the Regional Housing Element will include the following components:

3. an examination of population trends and projections, based upon the regional growth framework, with particular emphasis on expected changes in size, composition and distribution of population, and consequent changes expected in housing needs;
4. an assessment of the region's existing housing stock and its potential capacity to better fill the needs of the present and forecast population;
5. an estimate of the size, composition, spatial pattern and timing of needed future increments to the housing stock; and
6. an indication of the actions that are needed to
 - a. improve the utility of existing housing to serve the needs of present and forecast population; and
 - b. achieve the desired increments to the region's housing stock.

In addition to such discreetly identified work will be the ongoing use of the environmental assessment procedures.* The use of this planning assessment tool will enable ABAG to document and act upon relationships between the housing program and other agency programs.

While Phase II of the Regional Housing Element is being developed, ABAG's efforts in support of the region's approved housing policies will continue via the agency's principal implementation functions: plan & project review, service to member governments, and advocate for regional concerns.

* Proposed by the Regional Planning Committee for adoption by Executive Board, June 19, 1975.

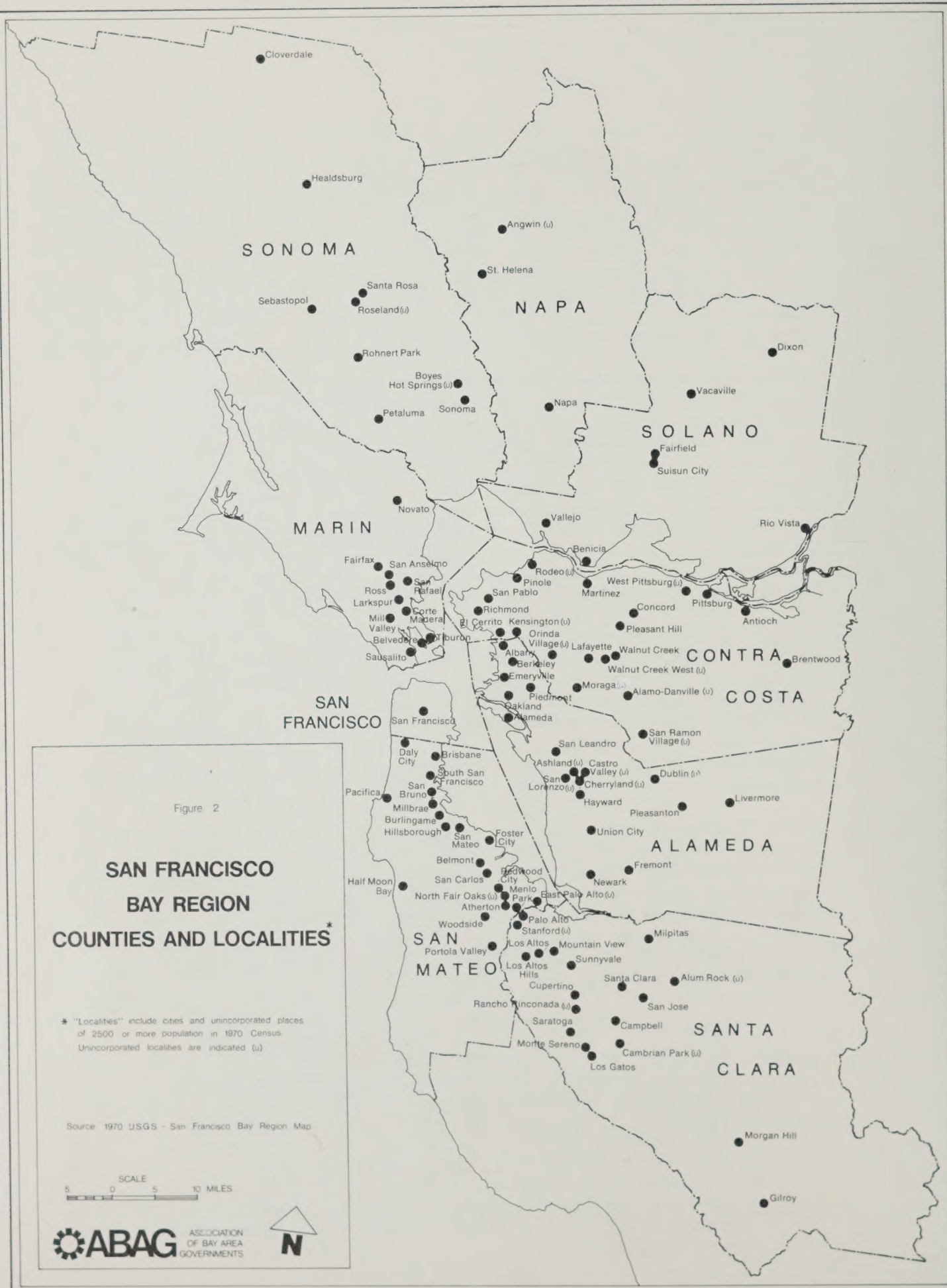
The Phase I policies indicate the direction in which a regional housing program should develop. While individual cities and counties are the principal vehicles for implementing regional housing policies, it must be recognized that failure to develop and carry out a more effective program at the regional level through ABAG would permit continuation of serious regional trends, including the continued narrowing of the supply of reasonably priced housing, continued discrimination which promotes concentration and reduced choice, continued deterioration of the existing housing supply and continued residential building in a haphazard fashion.

Within the region, there are many public and private agencies and organizations that should play a role in carrying out this plan. City and county governments will be expected to continue taking major responsibility for meeting the region's housing needs. This should include a commitment of sufficient local resources, fiscal and otherwise, commensurate with the job to be done. Special purpose regional agencies will be expected to incorporate into their planning and development activities a recognition of the fact that housing needs are a high priority in this region and must be given serious consideration in all land and facility planning and development efforts. ABAG will continue to monitor and give technical assistance on these matters.

State and Federal roles are now undergoing change. The Housing and Community Development Act of 1974 provided a new set of opportunities and constraints that local governments must take into account in designing strategies to solve urban problems. The newly formed State Housing Finance Agency may be only one of the positive changes currently anticipated at the State level. It may be some time, however, before these changes can have a substantial impact on local housing problems.

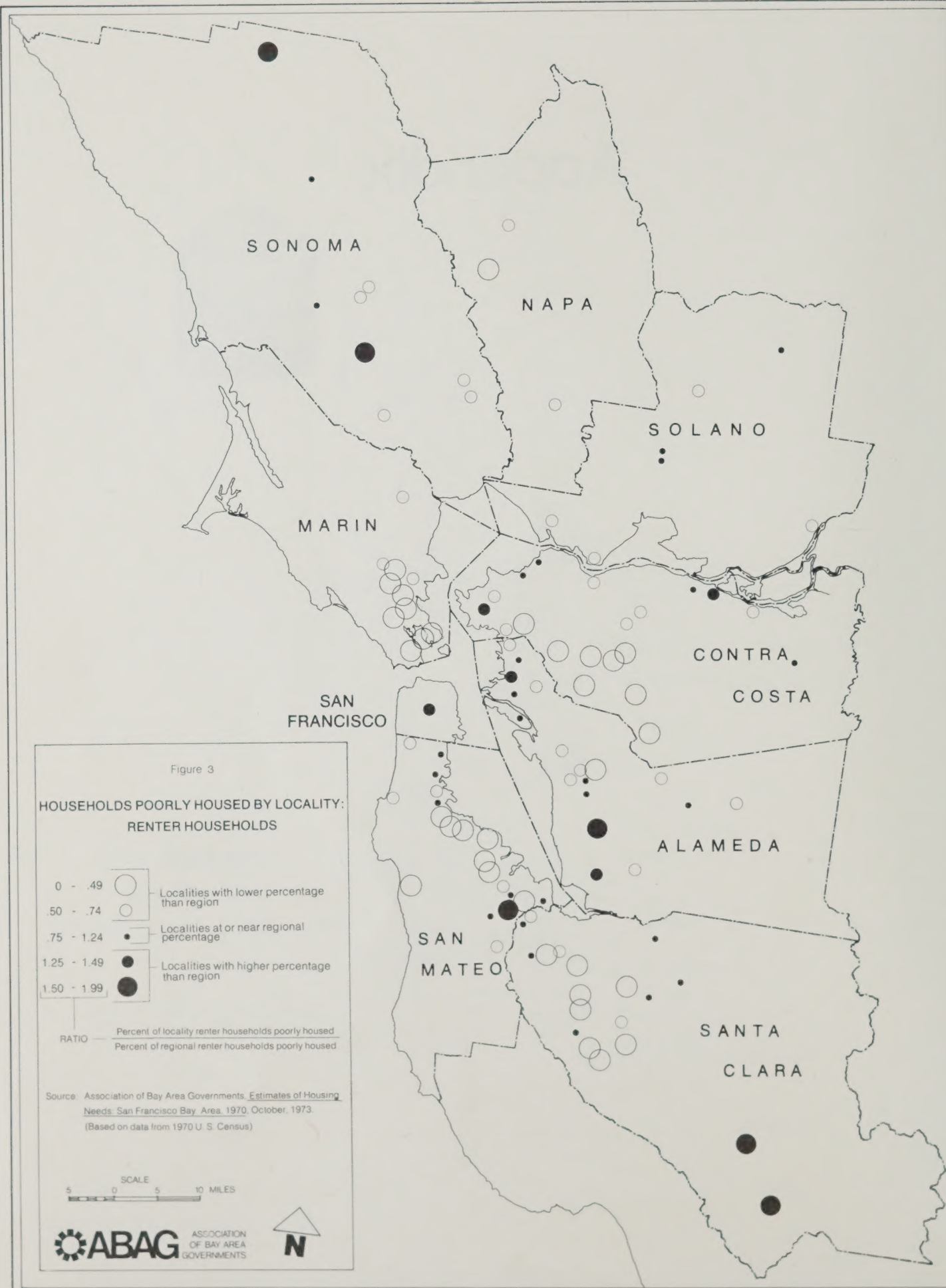
Local governments must continue to depend principally upon their own resources--administrative, technical, and financial--to cope with their housing problems. The efforts of many private institutions operating in the housing arena will need to be aimed toward the same goals and objectives as those of public agencies. ABAG's role in relation to higher levels of government is principally as catalyst and advocate for approved regional policies. The Association will continue to seek the tools needed to make its role more effective.

Approval of Phase I of the Regional Housing Element by ABAG's policymakers constitutes a clear commitment for the agency to take a definite role in seeking to improve the housing conditions of the Bay Area's residents. With approval of the goals, objectives and, especially, the policies contained in this document, ABAG can now proceed with the job of implementation outlined and with the further development of planning and implementation tools needed for even greater effectiveness in pursuit of the region's housing goals.



Appendix





Households Poorly Housed by Locality: *

Renter Households

<u>Locality Name *</u>	<u>Ratio **</u>
San Ramon Village (u)	0.
Monte Sereno	0.
Hillsborough	0.
Foster City	.068
Los Altos	.123
Ross	.219
Larkspur	.219
Moraga	.267
Belvedere	.281
San Carlos	.295
Belmont	.295
Orinda Village (u)	.295
Tiburon	.295
Mill Valley	.322
Half Moon Bay	.342
Lafayette	.349
Menlo Park	.363
Sausalito	.404
San Mateo	.411
Santa Clara	.418
Castro Valley (u)	.418
St. Helena	.425
Corte Madera	.432
Rancho Rinconada (u)	.432
Walnut Creek West (u)	.452
Kensington (u)	.459
Burlingame	.466
Los Gatos	.466
San Anselmo	.479
Sunnyvale	.486
Walnut Creek	.486
Alamo-Danville (u)	.493
Cambrian Park (u)	.493

* "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

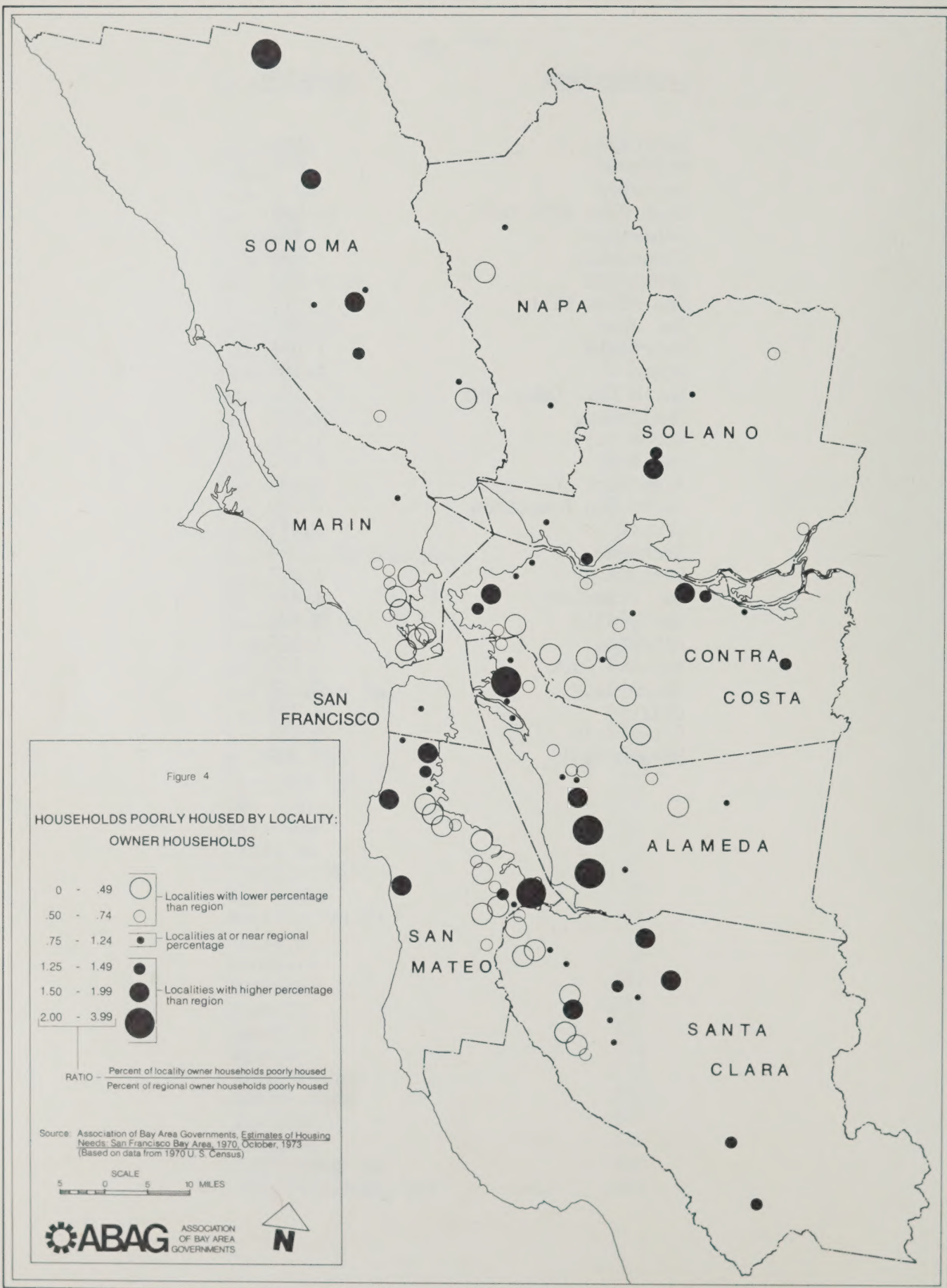
** Ratio:
$$\frac{\text{Percent of locality renter households poorly housed}}{\text{Percent of regional renter households poorly housed}}$$

Data for this map excludes estimate of "overpaying households".

Source: Association of Bay Area Governments, Estimates of Housing Needs: San Francisco Bay Area, 1970, October 1973 (Based on data from 1970 Census).

<u>Locality Name</u>	<u>Ratio</u>
Cupertino	.493
Albany	.500
Angwin (u)	.500
San Leandro	.507
Piedmont	.521
Fairfax	.527
Mountain View	.534
El Cerrito	.534
Santa Rosa	.548
Concord	.555
Palo Alto	.562
Martinez	.568
San Rafael	.568
Novato	.568
Napa	.589
Daly City	.589
Sonoma	.603
Vacaville	.603
Boyes Hot Springs (u)	.610
Benicia	.616
Dublin (u)	.630
Redwood City	.630
Fremont	.630
Antioch	.637
San Lorenzo (u)	.644
Pacifica	.651
San Bruno	.658
Ashland (u)	.658
Roseland (u)	.705
San Pablo	.705
Livermore	.712
Petaluma	.712
Pleasant Hill	.712
Rio Vista	.719
Portola Valley	.726
Vallejo	.733
Campbell	.740
Brisbane	.747
Alameda	.753
Hayward	.767
Pinole	.774
Stanford (u)	.836
Suisun City	.842
Woodside	.849
Milpitas	.849
Cherryland (u)	.856
West Pittsburg (u)	.863

<u>Locality Name</u>	<u>Ratio</u>
Saratoga	.863
Millbrae	.870
Berkeley	.925
East Palo Alto (u)	.932
Sebastopol	.932
Pleasanton	.932
Brentwood	.959
Los Altos Hills	.973
San Jose	.979
Fairfield	1.048
Dixon	1.089
North Fair Oaks (u)	1.110
Healdsburg	1.110
Rodeo (u)	1.116
Oakland	1.171
Alum Rock (u)	1.185
South San Francisco	1.199
Newark	1.247
Richmond	1.260
Pittsburg	1.267
San Francisco	1.432
Emeryville	1.493
Atherton	1.527
Rohnert Park	1.575
Union City	1.733
Gilroy	1.753
Cloverdale	1.753
Morgan Hill	1.795



Households Poorly Housed by Locality: *

Owner Households

<u>Locality Name *</u>	<u>Ratio **</u>
San Ramon Village (u)	0.
Monte Sereno	0.
Hillsborough	0.
Belvedere	.140
Tiburon	.158
Los Altos	.175
Atherton	.193
Orinda Village (u)	.211
Stanford (u)	.228
San Carlos	.246
Larkspur	.246
Moraga	.263
Kensington (u)	.281
Woodside	.281
Lafayette	.281
Burlingame	.316
Pleasanton	.316
St. Helena	.316
Alamo-Danville (u)	.316
Walnut Creek	.316
Foster City	.333
Los Altos Hills	.351
Saratoga	.386
San Rafael	.421
Corte Madera	.421
Sonoma	.456
Millbrae	.456
Cupertino	.474
Sausalito	.474
Palo Alto	.509
El Cerrito	.509
San Mateo	.509

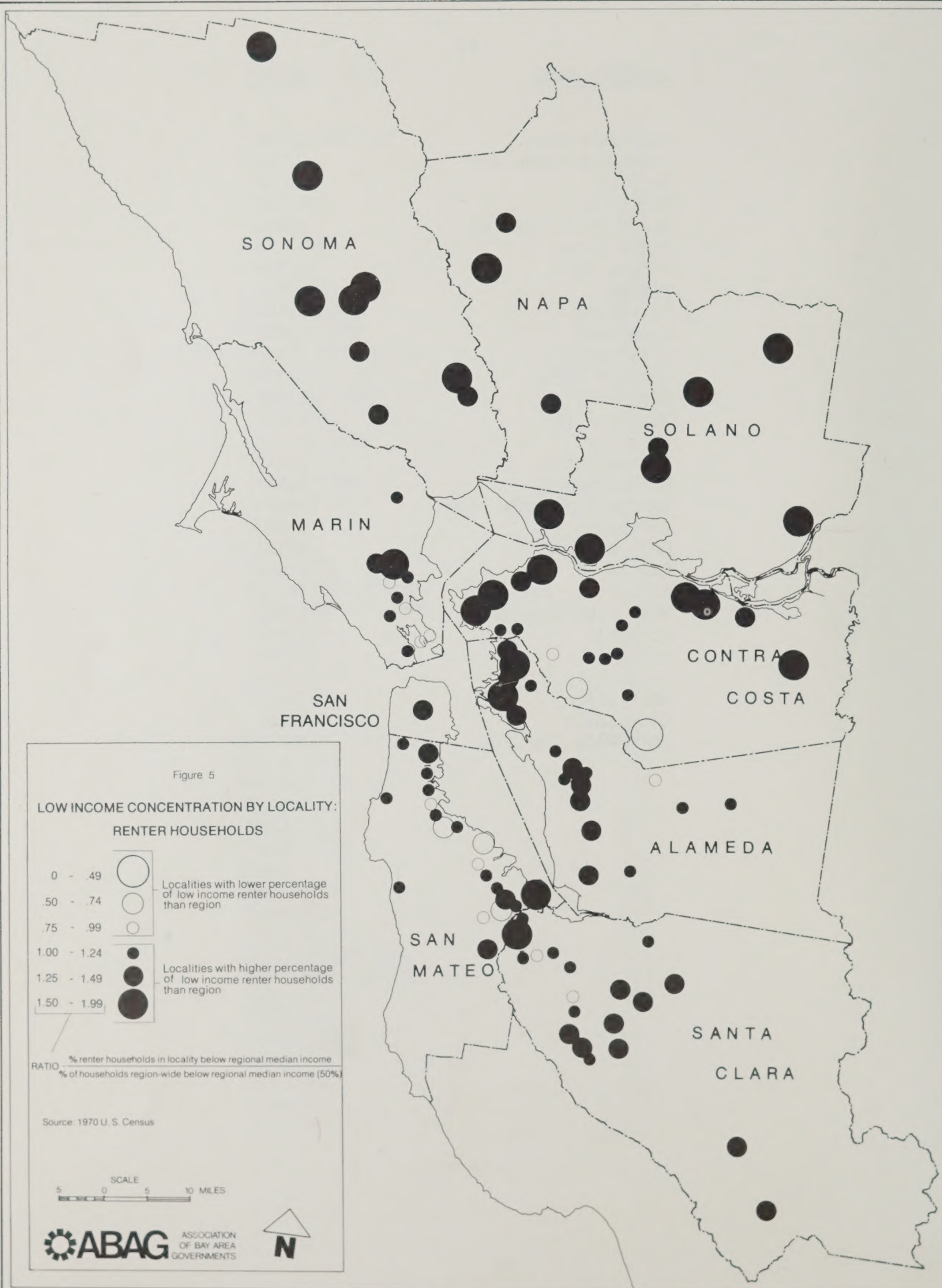
* "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

** Ratio:
$$\frac{\text{Percent of locality owner households poorly housed}}{\text{Percent of regional owner households poorly housed}}$$

Source: Association of Bay Area Governments, Estimates of Housing Needs: San Francisco Bay Area, 1970, October 1973 (Based on 1970 Census).

<u>Locality Name</u>	<u>Ratio</u>
Portola Valley	.509
Ross	.526
Belmont	.526
Piedmont	.526
Albany	.544
Rio Vista	.561
Fairfax	.561
Los Gatos	.596
San Anselmo	.614
Mill Valley	.632
Castro Valley (u)	.632
Petaluma	.649
Pleasant Hill	.649
Martinez	.667
Redwood City	.684
Dublin (u)	.684
San Leandro	.702
Ashland (u)	.719
Dixon	.719
Pinole	.754
Sunnyvale	.754
Walnut Creek West (u)	.772
Cambrian Park (u)	.789
Antioch	.807
Concord	.860
Novato	.877
Menlo Park	.877
Alameda	.895
Mountain View	.895
Livermore	.895
Cherryland (u)	.895
Campbell	.895
Berkeley	.912
Santa Rosa	.912
Napa	.930
San Bruno	.930
Vacaville	.947
Daly City	.965
San Lorenzo (u)	1.035
Boyes Hot Springs (u)	1.053
Vallejo	1.070
Sebastopol	1.088
Angwin (u)	1.105
Rodeo (u)	1.123
San Jose	1.140
Fremont	1.211
Oakland	1.228

<u>Locality Name</u>	<u>Ratio</u>
San Francisco	1.246
South San Francisco	1.263
Benicia	1.298
Richmond	1.316
North Fair Oaks (u)	1.316
Santa Clara	1.316
Morgan Hill	1.333
Gilroy	1.351
Fairfield	1.421
Brentwood	1.439
Pittsburg	1.439
Rohnert Park	1.439
Hayward	1.561
Roseland (u)	1.561
Pacifica	1.596
Suisun City	1.649
Healdsburg	1.667
Rancho Rinconada (u)	1.684
Brisbane	1.684
Half Moon Bay	1.702
San Pablo	1.719
Alum Rock (u)	1.719
West Pittsburg (u)	1.789
Milpitas	1.912
Newark	2.140
Union City	2.175
Emeryville	2.298
Cloverdale	3.088
East Palo Alto (u)	3.474



Low Income Concentration by Locality: *

Renter Households

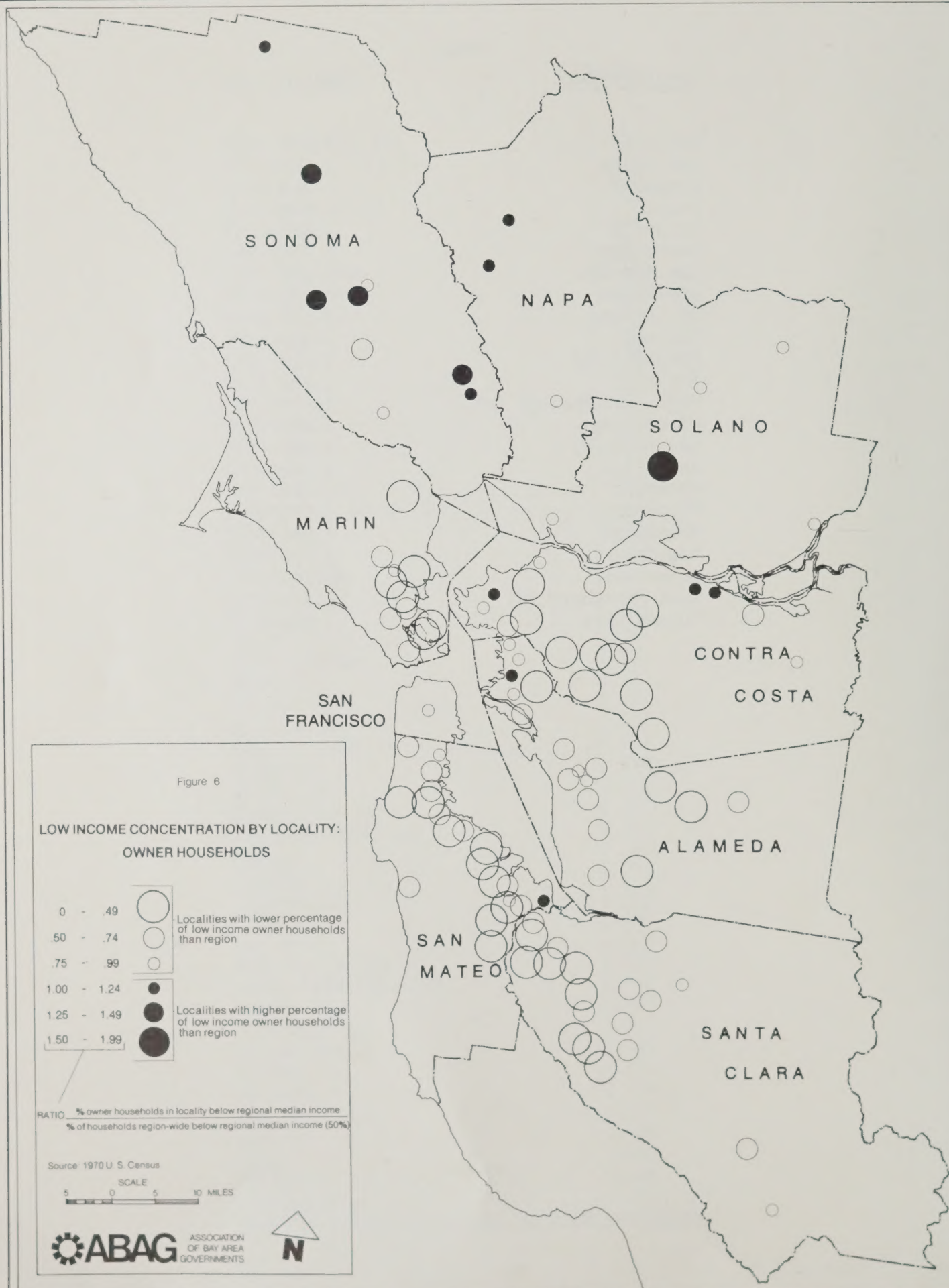
<u>Locality Name *</u>	<u>Ratio **</u>
San Ramon Village (u)	.175
Hillsborough	.586
Moraga	.593
Foster City	.599
Atherton	.608
Orinda Village (u)	.752
Tiburon	.830
Woodside	.840
Ross	.875
Los Altos	.897
Cupertino	.904
Belmont	.925
Belvedere	.950
Millbrae	.964
Corte Madera	.976
Dublin (u)	.982
San Lorenzo (u)	1.017
Piedmont	1.041
Sausalito	1.041
Pacifica	1.048
Pleasant Hill	1.053
Alamo-Danville (u)	1.053
San Bruno	1.054
Walnut Creek West (u)	1.066
Larkspur	1.071
El Cerrito	1.102
San Mateo	1.102
Kensington (u)	1.108
South San Francisco	1.108
Walnut Creek	1.126
Fremont	1.131
Lafayette	1.147
Sunnyvale	1.147
Mountain View	1.149

* "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

** Ratio:
$$\frac{\text{Percent renter households in locality below regional median income}}{\text{Percent of households regionwide below regional median income}}$$

<u>Locality Name</u>	<u>Ratio</u>
Castro Valley (u)	1.153
San Carlos	1.196
Livermore	1.198
Los Altos Hills	1.205
Pleasanton	1.208
Concord	1.212
Half Moon Bay	1.214
Redwood City	1.215
Mill Valley	1.220
Burlingame	1.222
Daly City	1.224
Palo Alto	1.228
Los Gatos	1.232
San Rafael	1.234
Menlo Park	1.248
Novato	1.248
San Leandro	1.249
Rancho Rinconada (u)	1.249
Milpitas	1.249
Pinole	1.263
Santa Clara	1.272
Campbell	1.280
Hayward	1.280
Saratoga	1.284
Monte Sereno	1.291
Alameda	1.302
Newark	1.319
Ashland (u)	1.321
Rohnert Park	1.324
Brisbane	1.338
Union City	1.343
Cherryland (u)	1.352
Cambrian Park (u)	1.368
Albany	1.371
Fairfax	1.374
Angwin (u)	1.384
Petaluma	1.397
San Jose	1.404
Portola Valley	1.404
North Fair Oaks (u)	1.410
Emeryville	1.419
Alum Rock (u)	1.432
Morgan Hill	1.441
Sonoma	1.446
Antioch	1.470
San Francisco	1.472
Gilroy	1.479
Napa	1.483
Martinez	1.486
Fairfield	1.491
East Palo Alto (u)	1.502

<u>Locality Name</u>	<u>Ratio</u>
Vallejo	1.505
San Pablo	1.510
Richmond	1.513
Dixon	1.518
Vacaville	1.530
Santa Rosa	1.531
San Anselmo	1.532
Rio Vista	1.535
St. Helena	1.552
Oakland	1.553
Roseland (u)	1.556
Benicia	1.562
Boyes Hot Springs (u)	1.579
Cloverdale	1.583
Stanford (u)	1.584
Rodeo (u)	1.602
Berkeley	1.611
Pittsburg	1.671
Brentwood	1.680
Healdsburg	1.696
Sebastopol	1.704
West Pittsburg (u)	1.744
Suisun City	1.805



Low Income Concentration by Locality: *

Owner Households

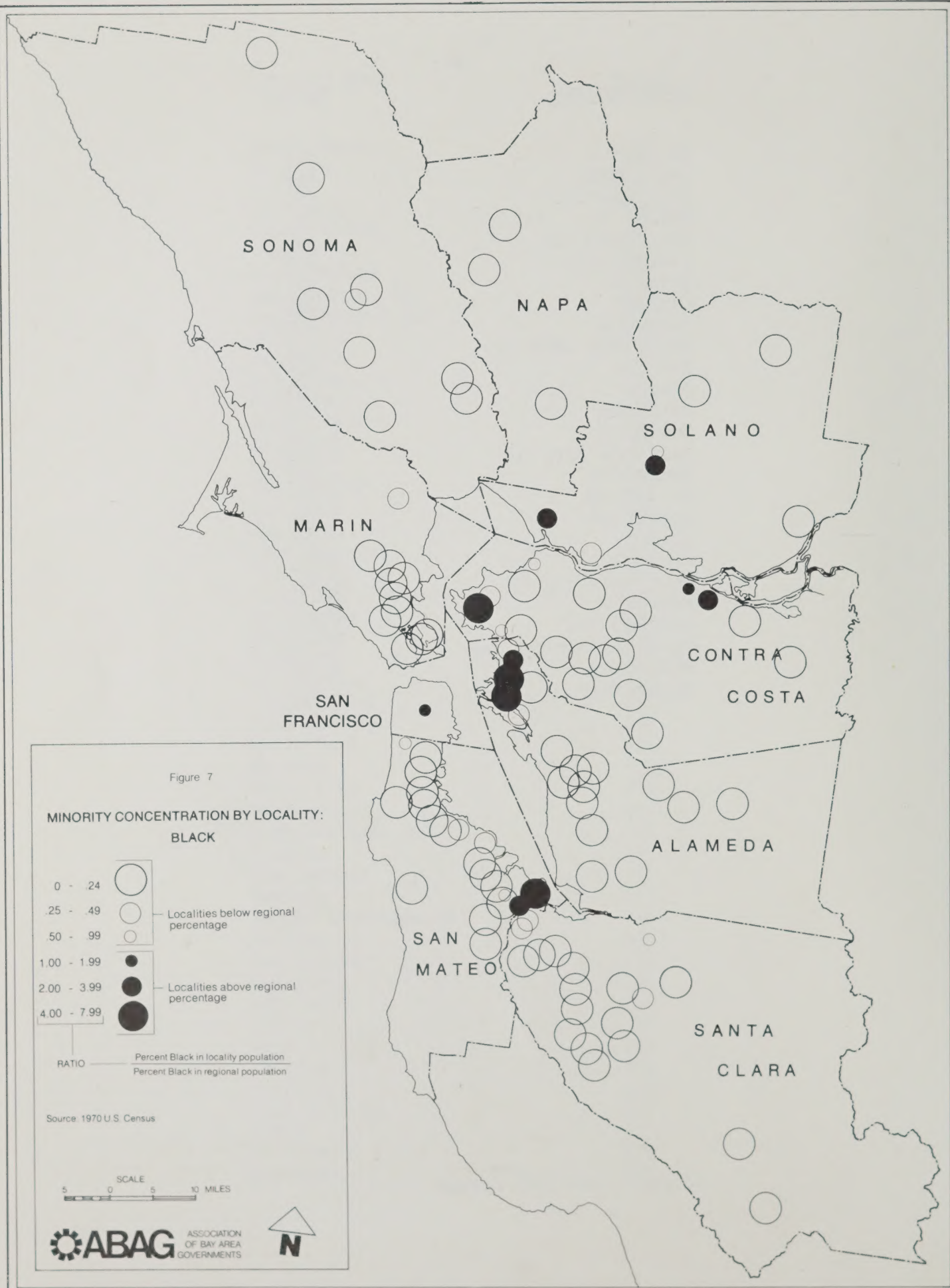
<u>Locality Name *</u>	<u>Ratio **</u>
Stanford (u)	.169
Los Altos Hills	.176
Foster City	.202
Moraga	.207
Hillsborough	.223
Cupertino	.245
Belvedere	.246
Orinda Village (u)	.248
Portola Valley	.262
Lafayette	.269
Ross	.298
Tiburon	.303
Pleasanton	.317
Alamo-Danville (u)	.320
Woodside	.324
Saratoga	.329
San Ramon Village (u)	.329
Atherton	.330
Walnut Creek West (u)	.335
Dublin (u)	.340
Los Altos	.370
Belmont	.399
Larkspur	.408
Sunnyvale	.421
San Carlos	.424
Pinole	.429
Kensington (u)	.444
Millbrae	.445
Piedmont	.446
San Rafael	.448
Concord	.474
Pleasant Hill	.478
Fremont	.487

* "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

** Ratio:
$$\frac{\text{Percent of owner households in locality below regional median income}}{\text{Percent of households regionwide below regional median income}}$$

<u>Locality Name</u>	<u>Ratio</u>
Monte Sereno	.488
Pacifica	.490
Novato	.492
Los Gatos	.496
Walnut Creek	.505
Newark	.505
Corte Madera	.506
San Lorenzo (u)	.514
Castro Valley (u)	.523
Palo Alto	.528
Sausalito	.547
San Bruno	.551
Milpitas	.558
Santa Clara	.560
Livermore	.561
Martinez	.564
Mill Valley	.572
San Jose	.572
San Mateo	.575
Half Moon Bay	.592
Mountain View	.596
South San Francisco	.611
Burlingame	.612
Daly City	.614
Campbell	.616
El Cerrito	.617
Rohnert Park	.641
Redwood City	.647
Menlo Park	.655
Hayward	.656
Union City	.663
Morgan Hill	.669
Cambrian Park (u)	.682
Alameda	.707
San Leandro	.715
Antioch	.723
Rancho Rinconada (u)	.745
Fairfax	.749
San Anselmo	.751
Fairfield	.766
Rio Vista	.779
Gilroy	.793
Napa	.795
Vallejo	.801
Berkeley	.824
Alum Rock (u)	.831
Dixon	.833
Petaluma	.835
Brentwood	.836

<u>Locality Name</u>	<u>Ratio</u>
Richmond	.862
Santa Rosa	.863
San Francisco	.873
Rodeo (u)	.883
Cherryland (u)	.899
Ashland (u)	.915
Brisbane	.942
Oakland	.946
Vacaville	.950
North Fair Oaks (u)	.960
Benicia	.973
Albany	.993
Pittsburg	1.004
San Pablo	1.010
East Palo Alto (u)	1.034
Emeryville	1.058
St. Helena	1.137
Angwin (u)	1.138
Sonoma	1.167
Cloverdale	1.192
West Pittsburg (u)	1.237
Sebastopol	1.266
Roseland (u)	1.285
Boyce Hot Springs (u)	1.289
Healdsburg	1.297
Suisun City	1.689



Minority Concentration by Locality: Black

<u>Locality Name *</u>	<u>Ratio **</u>
Sonoma	0.
Atherton	0.
Monte Sereno	0.
Ashland (u)	0.
Ross	0.
Belvedere	0.
Cherryland (u)	0.
San Ramon Village (u)	0.
Half Moon Bay	0.
Cambrian Park (u)	0.
Healdsburg	0.
Millbrae	0.
St. Helena	0.
Corte Madera	0.
Portola Valley	0.
Pleasanton	0.
Mill Valley	0.
San Lorenzo (u)	0.
Brisbane	0.
Napa	0.
Woodside	0.
Sausalito	0.
Brentwood	0.
Cloverdale	0.
Rio Vista	0.
Cupertino	0.
Orinda Village (u)	0.
Boyes Hot Springs (u)	0.
Los Altos Hills	0.
Rancho Rinconada (u)	0.
Dixon	0.
Sebastopol	0.
Antioch	.013
San Leandro	.014
Burlingame	.015
Saratoga	.018
Belmont	.019
Los Gatos	.024

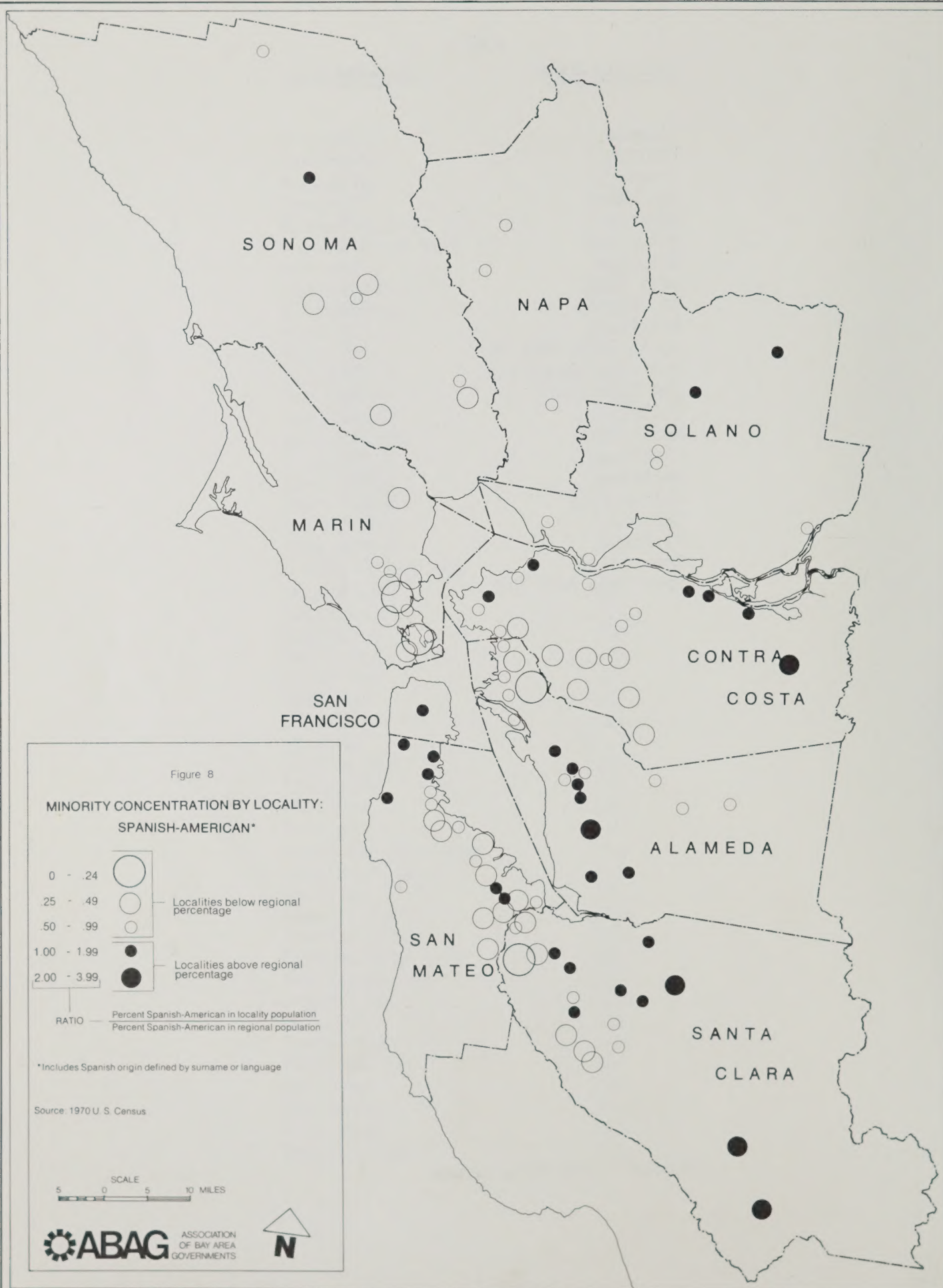
* "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

** Ratio:
$$\frac{\text{Percent Black in locality population}}{\text{Percent Black in regional population}}$$

<u>Locality Name</u>	<u>Ratio</u>
Gilroy	.030
Lafayette	.031
Moraga	.031
Campbell	.038
Alamo-Danville (u)	.040
Walnut Creek West (u)	.041
Larkspur	.042
Pleasant Hill	.043
Hillsborough	.043
Petaluma	.046
Fremont	.046
Concord	.047
San Carlos	.049
San Bruno	.055
Walnut Creek	.058
Pinole	.069
Santa Rosa	.073
Santa Clara	.073
Los Altos	.077
Livermore	.080
Castro Valley (u)	.083
Morgan Hill	.084
San Anselmo	.085
Sunnyvale	.094
San Rafael	.107
Union City	.119
Piedmont	.121
Newark	.123
Tiburon	.123
Dublin (u)	.146
Vacaville	.148
Martinez	.152
Fairfax	.154
South San Francisco	.166
Alum Rock (u)	.167
Pacifica	.177
Rohnert Park	.178
Mountain View	.181
Redwood City	.182
Kensington (u)	.191
Angwin (u)	.199
Hayward	.223
Foster City	.264
Roseland (u)	.302
San Jose	.308
San Pablo	.319
Palo Alto	.320
Stanford (u)	.322

<u>Locality Name</u>	<u>Ratio</u>
Alameda	.326
Benicia	.376
Novato	.435
San Mateo	.441
Albany	.474
Rodeo (u)	.520
Milpitas	.661
Daly City	.666
El Cerrito	.701
Fairfield	.949
North Fair Oaks (u)	.969
West Pittsburg (u)	1.594
San Francisco	1.700
Vallejo	2.122
Menlo Park	2.283
Pittsburg	2.806
Berkeley	2.992
Suisun City	3.013
Oakland	4.397
Richmond	4.608
Emeryville	4.751
East Palo Alto (u)	7.723

Source: 1970 U.S. Census



Minority Concentration by Locality: Spanish-American

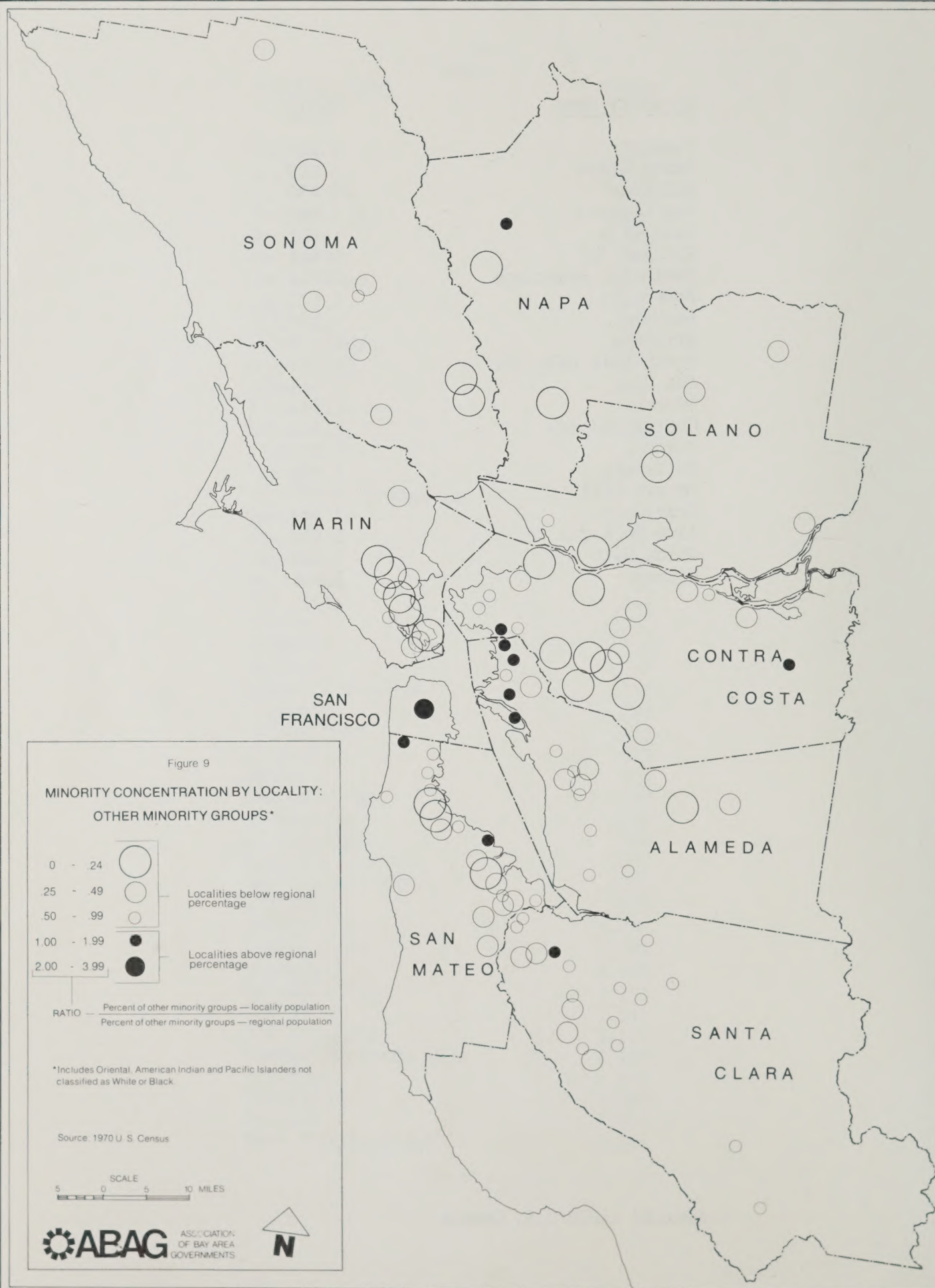
<u>Locality Name</u> *	<u>Ratio</u> **
Los Altos Hills	.160
Larkspur	.213
Piedmont	.235
Belvedere	.235
Orinda Village (u)	.253
Kensington (u)	.258
Lafayette	.312
Walnut Creek	.334
Sonoma	.337
Petaluma	.374
Alamo-Danville (u)	.386
Los Gatos	.388
Hillsborough	.389
Mill Valley	.389
Moraga	.395
Los Altos	.398
Menlo Park	.410
Portola Valley	.412
Sebastopol	.414
Ross	.414
Woodside	.416
Saratoga	.418
Santa Rosa	.426
Foster City	.427
Berkeley	.430
Sausalito	.442
San Rafael	.447
Palo Alto	.448
Novato	.458
Atherton	.459
San Ramon Village (u)	.462
Monte Sereno	.463
San Carlos	.477
Burlingame	.483
Cupertino	.501
East Palo Alto (u)	.504
Fairfax	.505
Walnut Creek West (u)	.516
Pleasant Hill	.520
Stanford (u)	.528

* "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

** Ratio:
$$\frac{\text{Percent Spanish-American in locality population}}{\text{Percent Spanish-American in regional population}}$$

<u>Locality Name</u>	<u>Ratio</u>
Concord	.556
Belmont	.564
El Cerrito	.571
Roseland (u)	.595
Benicia	.601
San Mateo	.603
San Anselmo	.609
Napa	.621
Tiburon	.625
Corte Madera	.627
Angwin (u)	.656
Albany	.664
Cloverdale	.672
Dublin (u)	.690
Pleasanton	.692
Vallejo	.700
Boyes Hot Springs (u)	.731
Emeryville	.734
Fairfield	.737
Livermore	.749
Martinez	.751
Rio Vista	.758
Pinole	.766
Alameda	.766
Oakland	.767
Castro Valley (u)	.792
Richmond	.793
Suisun City	.813
Campbell	.813
Millbrae	.832
Half Moon Bay	.843
St. Helena	.849
Rohnert Park	.900
Cambrian Park (u)	.941
San Lorenzo (u)	.975
San Bruno	.983
Healdsburg	1.001
Redwood City	1.006
Sunnyvale	1.042
Mountain View	1.109
San Pablo	1.114
San Francisco	1.117
Rancho Rinconada (u)	1.137
Pacifica	1.150
Vacaville	1.159
Antioch	1.247
West Pittsburg (u)	1.264

<u>Locality Name</u>	<u>Ratio</u>
Fremont	1.287
Santa Clara	1.429
Milpitas	1.430
San Leandro	1.460
Daly City	1.462
Ashland (u)	1.464
South San Francisco	1.513
Rodeo (u)	1.570
Hayward	1.595
Brisbane	1.673
North Fair Oaks (u)	1.674
San Jose	1.714
Newark	1.747
Cherryland (u)	1.831
Dixon	1.850
Pittsburg	1.916
Morgan Hill	2.265
Brentwood	2.343
Alum Rock (u)	2.851
Union City	3.550
Gilroy	3.635



Minority Concentration by Locality:
Other Minority Groups*

<u>Locality Name</u> **	<u>Ratio</u> ***
Healdsburg	.031
St. Helena	.078
Alamo-Danville (u)	.078
Orinda Village (u)	.087
Tiburon	.099
Rodeo (u)	.103
San Anselmo	.104
Walnut Creek West (u)	.171
Corte Madera	.178
Sonoma	.183
Moraga	.184
Burlingame	.191
Pleasanton	.192
Millbrae	.202
Lafayette	.206
Fairfax	.212
San Carlos	.212
Benicia	.224
Suisun City	.229
Larkspur	.231
Martinez	.239
Boyes Hot Springs (u)	.240
Napa	.248
Portola Valley	.256
Santa Rosa	.273
Dixon	.275
Half Moon Bay	.275
Sebastopol	.284
West Pittsburg (u)	.288
Ross	.297
Petaluma	.310
Walnut Creek	.310
Castro Valley (u)	.317
Los Gatos	.321
Concord	.334

* Includes Oriental, American Indian and Pacific Islanders not classified as White or Black.

** "Localities" include cities and unincorporated places of 2500 or more population in 1970 Census. Unincorporated places are indicated (u).

*** Ratio:
$$\frac{\text{Percent Other Minority Groups in locality population}}{\text{Percent Other Minority Groups in regional population}}$$

<u>Locality Name</u>	<u>Ratio</u>
Saratoga	.334
Dublin (u)	.334
San Rafael	.338
Pleasant Hill	.344
Woodside	.351
Los Altos Hills	.353
Belvedere	.356
Sausalito	.372
Atherton	.372
Piedmont	.374
Cherryland (u)	.378
Rohnert Park	.379
Los Altos	.379
Hillsborough	.382
Rio Vista	.388
Livermore	.389
Redwood City	.395
San Ramon Village (u)	.397
San Lorenzo (u)	.407
Novato	.411
Menlo Park	.427
Cloverdale	.432
Antioch	.449
Vacaville	.473
Pinole	.474
Belmont	.481
Rancho Rinconada (u)	.487
Campbell	.500
Fremont	.503
San Leandro	.523
Cambrian Park (u)	.525
Brisbane	.550
Alum Rock (u)	.561
Santa Clara	.570
Cupertino	.571
Monte Sereno	.577
Richmond	.579
San Pablo	.580
Mill Valley	.590
Morgan Hill	.661
San Jose	.663
North Fair Oaks (u)	.665
Roseland (u)	.704
Pacifica	.717
Ashland (u)	.721
Union City	.735
Hayward	.740
San Bruno	.781
Gilroy	.788

<u>Locality Name</u>	<u>Ratio</u>
Kensington (u)	.789
Fairfield	.842
Newark	.863
South San Francisco	.869
Sunnyvale	.871
East Palo Alto (u)	.876
Emeryville	.901
Stanford (u)	.906
Pittsburg	.915
Vallejo	.920
Milpitas	.921
Palo Alto	.939
San Mateo	.993
Angwin (u)	1.061
Albany	1.076
Brentwood	1.122
Oakland	1.167
Mountain View	1.229
Alameda	1.259
Foster City	1.272
Daly City	1.399
El Cerrito	1.403
Berkeley	1.477
San Francisco	2.772

Source: 1970 U.S. Census

About The Association

The Association of Bay Area Governments was created in January, 1961. It was founded in recognition of the fact that the physical, economic and social well-being of the entire region and its individual communities depends upon continuing, areawide cooperation and coordination of many policies, plans and services.

The primary function of the Association is to provide the framework for dealing with regional problems on a cooperative, coordinated basis. The Association provides the means by which strong, vital units of city and county government work together in solving regional problems and in formulating and implementing regional conservation and development policies.

Formal organization for the Association is provided by contractual agreement between the member cities and counties acting under the authority of the Joint Exercise of Powers Act of the State of California. Present membership includes seven counties and 85 cities representing collectively more than 96 per cent of the total Bay Area population.

The major goal of the Association is: to develop and implement policies which help local governments plan and act cohesively on issues of regional significance. The Association attempts to achieve this goal through four major strategies:

The identification and study of the problems, functions and services of the San Francisco Bay metropolitan area, and the making of appropriate policy or action recommendations.

The review of proposals for metropolitan or regional governmental functions and the development of appropriate policy or action recommendations.

The coordination of planning activities of local and regional agencies.

Such other metropolitan or regional functions as are determined by the Association to be appropriate for consideration.

The Association is currently active in the following fields: regional growth policy; land use and transportation planning; airport planning; water, sewer and drainage planning; open space and parks planning; ocean coastline planning; regional housing and community development planning; criminal justice planning; regional information systems; urban growth models; solid waste management; plan and project review.

The Association's Comprehensive Regional Planning Program is designed to: maintain and improve the Regional Plan; prepare related special-element plans; continue the planning process; provide technical services to local jurisdictions; develop implementation measures to guide the future growth and development of the region; and assist local planning agencies in the preparation and implementation of local plans. A full-time planning staff works in cooperation with city, county, state, federal, and other area-wide planning agencies to develop, coordinate, and implement regional plans and programs.

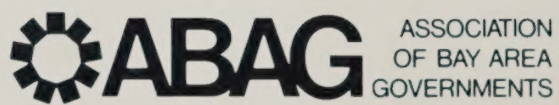
The Association's programs are financed by membership dues and special assessments and by grants in funds and services from other regional agencies and the state and federal governments.

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